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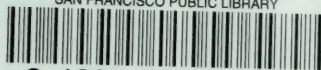
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APPENDIX TO THE JOURNALS  
OF THE  
SENATE AND ASSEMBLY  
OF THE  
THIRTIETH SESSION  
OF THE  
LEGISLATURE OF THE STATE OF CALIFORNIA.

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VOLUME IV.



SACRAMENTO:  
STATE OFFICE, : : : : A. J. JOHNSTON, SUPT. STATE PRINTING.  
1893.



ATTACHED TO THE JOURNAL

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SENATE ASSEMBLY

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LEGISLATURE OF THE STATE OF CALIFORNIA

EXHIBIT IV



STATE OF CALIFORNIA



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# REPORT

OF THE

## BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

His Excellency the Governor of the State of California.

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JULY 1, 1891.



SACRAMENTO:

STATE OFFICE, : : : : : A. J. JOHNSTON, SUPT. STATE PRINTING.

1891.





# REPORT.

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OFFICE OF THE BOARD OF BANK COMMISSIONERS,  
SAN FRANCISCO, CAL., July 1, 1891. }

*To his Excellency H. H. MARKHAM, Governor of the State of California:*

The Thirteenth Annual Report of this Commission is herewith respectfully submitted, and contains the reports and examinations of one hundred and thirty-nine Incorporated State Commercial banks, five Agencies of Foreign Commercial banks, forty-five Incorporated State Savings banks, and reports of thirty-seven National banks and twenty Private banks; showing two hundred and forty-six banks in California, with a total capital and surplus of \$84,745,564 46, an increase since the last report of fourteen in number and \$6,213,125 04 in capital and surplus.

Ten banks have retired—four Private banks incorporating under State laws, one State bank closed by the Commissioners, two State banks voluntarily retiring, and three Private banks going out of business.

Of the twenty-four new State banks, nine are Savings and fifteen are Commercial banks, indicating a very favorable growth in the State's financial affairs, which may be accepted as an exponent of material advancement.

More new banking enterprises are now being undertaken, but will not begin business until after date of this report. It is worthy of note that our State system has been adopted by such long established and high standing private bankers as Donohoe, Kelly & Co., Tallant & Co., and Rideout & Smith, there being now only one or two private banking concerns of any magnitude in the State.

## BANKING LEGISLATION.

The last Legislature, in its endeavor to overcome the annual hoarding of tax money in the State and County Treasuries, considered several propositions of depositing public funds in banks, but none of these were without serious objections, and the plan of making taxes payable semi-annually was adopted. It is believed that this will do much towards easing our annual December tight money market, and the result of the experiment is looked to with great interest by local financiers.

The Legislature also passed a bill placing the Building and Loan Associations under the jurisdiction of this Commission, but the duties presented are vague, and it is impossible to gain exact instructions from the text of the bill, and no provision is made for the expenses incident to any work connected with the associations. The Commission has, however, gathered reports from all the associations, and the same, together with a tabular statement, are published under another cover.

We beg to reiterate our remarks concerning "Cash Capital" contained in our last report, and suggest that no law is so necessary to our banking system as one requiring a certain amount of paid up capital.

During the past year the Commissioners have been obliged to close a bank having only \$1,000 paid up capital, and it is their opinion that no bank should be allowed to undertake business with less than \$25,000 actually paid up.

Under the present law semi-annual statements—January and July—are required from the banks, and intermediate examinations are made by the Commissioners. If the law were so amended that these statements could be demanded semi-annually for some past date, as in the National system, a marked improvement in the services of this Commission could be effected by necessitating the constant maintenance of a proper condition, as any day might bring forth a public statement. There would then be no inducement to hoard extraordinary cash balances for the purpose of showing plenty of money on hand January first, which has been one of the factors of a tight money market every winter.

#### SAVINGS BANKS AS ADJUNCTS TO COMMERCIAL BANKS.

The tendency of unused money to drift from Commercial banks into Savings banks has induced many of the former to establish Savings banks in conjunction with their existing institutions, and this method is growing rapidly in the rural districts. The custom is to establish a Savings bank with virtually the same stockholders as the parent institution, and conduct it in the same office under the identical management, at a minimum of expense, and while there are many of such twin institutions that are well managed, strictly within the law, the custom is subject to some criticism. Competition in banking, like all other enterprises, has naturally reduced profits, and many interior Commercial banks have deemed it wise to offer interest upon term deposits, thus undertaking a Savings bank business, and perhaps, with the high rates of interest prevailing in the interior, they can afford to pay their depositors a moderate share of this, although when the various elements of Commercial banking and Savings banking are carefully considered, it may be said that it is not good banking for either to encroach upon the other. Commercial banking has necessarily certain risks which do not obtain in Savings banks, whose funds are mainly the deposits of the poor to be held sacred; and the legal limitations placed upon Savings banks are such as to protect them against the hazards incident to and unavoidable in Commercial banking.

So long as the two are kept entirely separate, and the law fully complied with, there is no objection, but the custom of having a Savings bank merely as an adjunct to a Commercial bank, naturally causes the former to participate in much that may be undesirable in the latter. Nearly all of such Savings banks are organized with a minimum of paid up capital, and there being no law on the subject, the Commissioners are powerless to enforce their demands for a proper paid up capital, the organizers depending upon the strength of their original institution, the Commercial bank, and giving it the use of whatever spare cash the savings department may have.

Many of the interior National banks have these State Savings banks as adjuncts, and thereby secure additional deposits and enhance business; but these Savings banks, being but departments of Commercial banks, are subject to such risks and hazards as the law particularly intends to protect them against.

In this class of Savings banks the amounts "due from banks" are often out of all proportion, and plainly indicate that the savings institution, instead of making legitimate and legal loans upon realty, is simply depositing its funds in the Commercial bank as an accommodation to the latter, and thereby subjecting a large proportion of its assets to whatever risks the parent Commercial bank may choose to assume.

#### BANKERS' ASSOCIATION.

A notable event during the past year has been the organization of a State Bankers' Association, the result of a Convention held at Los Angeles during March of this year. The gathering was pleasant and profitable, and nearly all the banks of the State have become members, and subsequent meetings will doubtless result in the dissemination of valuable information, of interest to bankers in particular, and the public in general. While it may be said that matters of vital importance in one part of the State are of little moment in other sections, there is a certain general interest common to all bankers, which should bring them together at least once a year, and by combined effort much good can be accomplished, particularly in relation to the practical workings of their own institutions, and in suggesting and aiding wise legislation.

There are at present three questions of vital importance to California, and worthy of the careful attention of all bankers. These are:

*First*—The construction of the Nicaragua Canal, or a competing railroad.

*Second*—The needs of proper immigration.

*Third*—The establishment of irrigation bonds upon a marketable basis.

A discussion of these three problems is unnecessary here, but as the first means increased markets and cheaper transportation of our products; the second, a larger population; and the third, more money, they seem to present themselves as a triple alliance necessary to our prosperity, which appeals directly to the patriotism and the pockets of all Californians.

It is a subject of great congratulation and comfort to Californians that the financial storms which have swept over foreign countries and the Eastern States during the past year have not sent even a ripple to this coast, beyond the temporary withdrawal of about \$5,000,000, required by New York correspondents during the excitement incident to the failure of the Barings. Beyond this, and a small amount taken from banks and stored in the Safe Deposit vaults by a few who feared that the bad effects might be felt here, there has been no effect whatever, and the money market has been regular and properly acted its great part in the current business.

While we often complain that we are far removed from the great money centers of the world, our location may be particularly favored when we recognize that the rest of the world may be resting upon financial volcanoes while we are beyond the baneful influence of sudden eruptions.

#### DELAY IN SENDING REPORTS.

The law unfortunately allows twenty days for the rendering of the semi-annual statements by the banks, and we regret to state that the



publication of this report is very much delayed by the tardiness of a few, who, by their unnecessary neglect, retard the entire work.

#### BANKS IN LIQUIDATION.

The Pomona Bank has been taken into Court, and therefore removed from the jurisdiction of this Commission.

The Dime Savings Bank, closed by this Commission in November last, has paid, or arranged for the payment of, its depositors in full. This bank commenced with a capital of \$1,000, and is a fit illustration of the necessity of a law requiring at least \$25,000 paid up capital.

The Mercantile Bank, which voluntarily retired in February, has paid all its depositors.

The Bank of La Porte applied to the Superior Court for voluntary dissolution on the twenty-fourth of December, 1890.

The Masonic Savings and Loan Bank has now been in the list of liquidating banks since 1878, and the efforts of this Commission to close its business have resulted in the approaching sale of the only remaining real estate. It is hoped that matters may be brought to a conclusion ere long, and that this bank appears now for the last time in this report.

Like the above, the Odd Fellows Savings Bank has been in liquidation for many years, but is making strenuous efforts to dispose of about \$60,000 worth of real estate, the bulk of which is in one property, negotiations for which are now pending. A suit between stockholders and depositors has also interfered with a final settlement, but efforts are being made to compromise and thus end a long and weary work.

#### CHANGES DURING THE YEAR.

The following changes have occurred during the year :

##### NEW STATE BANKS.

###### *Savings.*

1. Tulare Savings Bank .....	Tulare.
2. Riverside Savings Bank and Trust Company .....	Riverside.
3. German-American Savings Bank .....	Los Angeles.
4. Farmers and Mechanics Savings Bank .....	Sacramento.
5. California Mortgage and Savings Bank .....	San Luis Obispo.
6. People's Savings Bank .....	Fresno.
7. Watsonville Savings Bank .....	Fresno.
8. Visalia Savings Bank .....	Visalia.
9. Santa Barbara Savings and Loan Bank .....	Santa Barbara.

###### *Commercial.*

1. Bank of Lompoc .....	Lompoc.
2. Tulare County Bank .....	Tulare.
3. Perris Valley Bank .....	Perris.
4. Bank of Pacific Grove .....	Pacific Grove.
5. Bank of Bakersfield .....	Bakersfield.
6. Citizens Bank .....	Los Angeles.
7. Monterey County Bank .....	Salinas.
8. The Rideout Bank .....	Marysville.
9. Gridley Agency of The Rideout Bank .....	Gridley.
10. Citizens Bank .....	South Riverside.
11. Bank of Sanger .....	Sanger.
12. People's State Bank .....	National City.
13. Broadway Bank .....	Los Angeles.
14. Bank of Haywards .....	Haywards.
15. The Donohoe-Kelly Banking Co. ....	San Francisco.

Total number of new banks reporting to the Commissioners, 24.

## STATE BANKS RETIRED.

1. State Dime Savings Bank, by liquidation.
2. Mercantile Bank, retirement.
3. Bank of La Porte, retirement.

## PRIVATE BANKS RETIRED.

1. Rideout & Smith, Marysville, by incorporation.
2. Donohoe, Kelly & Co., San Francisco, by incorporation.
3. R. B. Taylor, South Riverside, by incorporation.
4. Broadway Bank, Los Angeles, by incorporation.
5. E. L. Benedict, Bodie, by retirement.
6. G. W. Fox, Murietta, by retirement.
7. Fos Savings Union, San Diego, by retirement.

## CHANGES FROM PRIVATE TO STATE BANKS.

1. Ridéout & Smith.
2. Donohoe, Kelly & Co.
3. R. B. Taylor.

## INCORPORATIONS AMENDED AND NAMES CHANGED.

1. Union Savings Bank, San José, increased capital from \$200,000 to \$300,000.

## NOTES.

Licenses have been issued to the following banks to commence business July 1, 1891:

Commercial and Savings Bank.....	Merced.
Farmers and Merchants Bank .....	Hanford.
Security Savings Bank.....	San José.
Savings Bank of Redlands.....	Redlands.

A new State bank is being organized in Redwood City.

A. GERBERDING,  
W. H. KNIGHT,  
C. H. DUNSMOOR,  
Bank Commissioners.

## COMPARATIVE STATEMENTS.

## SAVINGS BANKS.

	37 Banks, July 1, 1890.	41 Banks, January 1, 1891.	45 Banks, July 1, 1891.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises.....	\$1,468,323 22	\$1,526,276 36	\$1,874,124 76	\$405,801 54	-----
Other real estate.....	576,341 06	556,437 90	661,065 88	84,724 82	-----
Invested in bonds and stocks.....	17,033,872 47	17,618,055 78	18,361,417 34	1,327,544 87	-----
Loans on real estate.....	75,998,323 58	82,698,344 07	88,125,412 49	13,127,088 91	-----
Loans on bonds and stocks.....	8,402,538 27	8,731,454 23	9,677,856 24	1,275,317 97	-----
Loans on other securities.....	191,485 54	202,418 97	135,204 93	-----	-----
Loans on personal security.....	376,447 00	557,922 14	351,885 99	-----	\$56,280 61
Money on hand.....	2,595,729 45	3,006,237 55	3,061,817 94	466,088 49	25,061 01
Due from banks and bankers.....	2,166,162 15	2,863,528 28	2,640,471 65	474,309 50	-----
Other assets.....	282,949 62	469,042 72	329,335 22	46,385 60	-----
Totals.....	\$109,092,172 36	\$118,229,718 00	\$126,218,092 44	\$17,207,261 70	\$81,341 62
<i>Liabilities.</i>					
Capital paid up.....	\$6,257,493 33	\$6,651,957 33	\$7,106,403 33	\$848,910 00	-----
Reserve fund, etc.....	3,517,974 94	3,749,696 23	3,974,747 31	456,772 37	-----
Due depositors.....	98,442,007 01	107,030,636 93	114,164,823 29	15,722,516 28	-----
Due banks and bankers.....	61,495 44	17,856 46	34,515 09	-----	\$56,980 35
Other liabilities.....	813,201 64	779,531 05	937,903 42	124,701 78	-----
Totals.....	\$109,092,172 36	\$118,229,718 00	\$126,218,092 44	\$17,152,900 43	\$26,980 35

## COMMERCIAL BANKS.

	126 Banks, July 1, 1890.	137 Banks, January 1, 1891.	139 Banks, July 1, 1891.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises.....	\$2,650,407 61	\$2,990,689 25	\$2,755,545 73	\$105,138 12	-----
Other real estate.....	1,948,171 63	2,036,693 06	2,557,766 99	609,595 33	-----
Invested in bonds and stocks.....	2,571,789 71	3,186,521 11	3,420,292 98	848,503 27	-----
Loans on real estate.....	14,852,028 05	15,051,514 61	15,429,376 76	577,348 71	-----
Loans on bonds and stocks.....	5,738,755 98	7,963,792 86	7,322,173 22	1,563,417 24	-----
Loans on other securities.....	3,354,342 62	5,088,791 94	2,365,793 13	-----	\$908,549 49
Loans on personal security.....	33,074,132 29	35,695,130 34	37,966,363 75	4,892,237 46	-----
Money on hand.....	10,292,880 89	10,218,180 66	10,897,294 52	604,323 63	-----
Due from banks and bankers.....	9,833,538 77	8,493,876 79	7,511,982 87	-----	2,321,545 90
Other assets.....	3,606,400 89	3,847,051 47	4,015,980 36	409,579 47	-----
Totals.....	\$87,922,448 47	\$94,542,242 09	\$94,242,496 31	\$9,610,143 23	\$3,290,095 39
<i>Liabilities.</i>					
Capital paid up.....	\$25,448,633 00	\$26,456,992 00	\$27,267,524 00	\$1,818,891 00	-----
Reserve fund, etc.....	14,501,202 41	15,536,287 05	16,390,530 34	1,859,327 93	-----
Due depositors.....	42,331,182 11	44,931,269 00	44,452,810 00	2,121,627 89	-----
Due banks and bankers.....	4,880,932 43	6,623,302 52	5,449,834 40	568,901 97	-----
Other liabilities.....	760,498 52	357,391 52	711,797 57	-----	\$48,700 95
Totals.....	\$87,922,448 47	\$94,542,242 09	\$94,242,496 31	\$6,368,748 79	\$48,700 95



## FOREIGN BANKS.

	5 Banks, July 1, 1890.	5 Banks, January 1, 1891.	5 Banks, July 1, 1891.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises.....	\$138,842 82	\$157,501 95	\$80,205 65	\$20,758 91	\$78,637 17
Other real estate.....	15,777 25	23,414 25	36,536 16	---	---
Invested in bonds and stocks.....	79,820 00	58,775 00	49,825 00	---	29,995 00
Loans on real estate.....	696,787 85	849,507 08	1,090,181 97	303,394 12	---
Loans on bonds and stocks.....	1,805,231 30	1,887,992 39	2,262,524 42	457,263 12	---
Loans on other securities.....	2,517,799 25	3,790,167 36	2,261,260 87	---	256,538 38
Loans on personal security.....	10,610,488 94	9,673,741 61	10,526,944 11	---	83,544 83
Money on hand.....	4,610,458 69	4,305,839 09	4,044,362 80	---	566,095 89
Due from banks and bankers.....	1,413,043 04	1,884,207 65	1,691,976 33	278,933 29	---
Other assets.....	1,561,538 78	3,066,530 74	2,132,735 34	571,196 56	---
Totals.....	\$23,469,787 92	\$25,697,677 72	\$24,080,552 65	\$1,631,576 00	\$1,014,811 27
<i>Liabilities.</i>					
Due head office.....	\$13,360,876 69	\$16,990,982 45	\$15,296,486 65	\$1,935,609 96	---
Reserve fund, etc.....	929,200 24	221,252 80	261,064 28	31,864 04	---
Due depositors.....	8,383,806 62	6,978,498 82	7,158,978 33	---	\$1,224,828 29
Due banks and bankers.....	1,345,176 30	1,345,540 80	1,238,294 58	---	106,881 72
Other liabilities.....	150,728 07	161,402 85	131,728 81	---	18,999 26
Totals.....	\$23,469,787 92	\$25,697,677 72	\$24,080,552 65	\$1,967,474 00	\$1,350,709 27

## PRIVATE BANKS.

	27 Banks, July 1, 1890.	24 Banks, January 1, 1891.	20 Banks, July 1, 1891.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises*	\$761,856 16	\$549,228 86	\$509,335 48	-----	\$252,520 38
Invested in bonds and stocks	528,688 98	301,702 89	102,881 15	-----	305,807 83
Loans on real estate	1,181,210 27	1,006,273 38	1,033,632 42	-----	87,577 85
Loans on bonds and stocks	253,765 56	219,028 38	151,059 54	-----	102,703 02
Loans on other securities	227,151 31	175,300 55	192,931 78	-----	34,219 53
Loans on personal security	3,744,051 00	3,271,154 49	1,909,727 45	-----	1,834,323 55
Money on hand	1,512,226 87	1,201,738 40	542,763 21	-----	969,455 66
Due from banks and bankers	311,824 37	566,820 08	371,240 08	-----	-----
Other assets	228,593 99	270,543 17	180,747 73	-----	47,846 26
Totals	\$8,749,358 51	\$7,561,850 10	\$5,114,318 84	\$59,415 71	\$3,634,455 38
<i>Liabilities.</i>					
Capital paid up	\$3,136,549 02	\$2,521,132 94	\$1,918,631 80	-----	\$1,217,917 22
Reserve fund, etc.	515,217 02	329,700 54	373,812 06	-----	141,404 46
Due depositors	4,406,734 08	4,190,404 42	2,610,988 17	-----	1,795,745 91
Due banks and bankers	605,651 34	481,987 14	174,602 80	-----	431,048 04
Other liabilities	85,207 05	29,565 06	36,284 01	-----	48,923 01
Totals	\$8,749,358 51	\$7,561,850 10	\$5,114,318 84	-----	\$3,635,039 67

\* Including real estate by purchase.

## TOTALS SAVINGS, COMMERCIAL, FOREIGN, AND PRIVATE BANKS.

	195 Banks, July 1, 1890.	207 Banks, January 1, 1891.	209 Banks, July 1, 1891.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises.....	\$5,039,429 81	\$4,762,066 90	\$5,219,211 62	\$179,781 81	-----
Other real estate.....	2,540,285 97	3,048,174 73	3,255,369 03	715,079 06	-----
Invested in bonds and stocks.....	20,214,171 16	21,165,051 78	21,994,416 47	1,780,245 31	-----
Loans on real estate.....	92,728,349 75	99,605,639 64	106,648,603 64	13,920,253 89	-----
Loans on bonds and stocks.....	16,220,291 11	18,802,267 86	19,413,613 42	3,193,322 31	-----
Loans on other securities.....	6,270,778 72	9,256,678 82	4,955,190 71	-----	\$1,315,588 01
Loans on personal security.....	47,805,119 23	49,197,948 50	50,754,427 30	2,949,303 07	-----
Money on hand.....	19,011,285 90	18,732,055 69	18,546,148 47	-----	465,137 43
Due from banks and bankers.....	13,724,568 33	13,803,432 80	12,245,680 93	-----	1,508,887 40
Other assets.....	5,679,483 28	7,653,168 10	6,658,798 65	979,315 37	-----
Totals.....	\$229,233,767 26	\$246,031,487 91	\$249,661,460 24	\$23,717,305 82	\$3,289,612 84
<i>Liabilities.</i>					
Capital paid up.....	\$48,203,552 04	\$52,621,064 72	\$51,589,045 78	\$3,385,493 74	-----
Reserve fund, etc.....	18,763,594 61	19,893,936 62	20,970,153 99	2,200,559 38	-----
Due depositors.....	153,563,729 82	163,139,929 17	168,387,299 79	14,823,569 97	-----
Due banks and bankers.....	6,893,255 51	8,468,666 92	6,897,246 87	3,991 36	-----
Other liabilities.....	1,809,635 28	1,907,830 48	1,817,713 81	8,078 53	-----
Totals.....	\$229,233,767 26	\$246,031,487 91	\$249,661,460 24	\$20,427,692 98	-----

## NATIONAL BANKS.

	35 Banks, July 1, 1889.	37 Banks, July 1, 1890.	37 Banks, July 1, 1891.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises	\$1,106,146 46	\$1,232,696 61	\$1,252,801 76	\$20,165 15	
Other real estate	111,780 71	211,997 55	305,697 99	93,700 44	
Invested in bonds and stocks *	2,751,977 41	2,892,725 79	2,677,479 83	284,754 04	
Loans on bonds and stocks	2,628,371 94	3,302,933 03	5,657,011 30	2,354,078 27	
Loans on other securities	892,540 03	1,590,489 44	855,386 90		\$735,102 54
Loans on personal security	16,060,320 10	14,790,374 14	15,012,505 54	222,131 40	
Money on hand	4,195,794 02	4,847,728 63	4,157,573 16		190,155 47
Due from banks and bankers †	3,120,269 39	3,480,038 28	3,807,337 66	327,299 38	
Other assets	234,085 32	770,618 14	458,948 61		311,669 53
Totals	\$31,101,285 38	\$32,119,601 61	\$34,184,802 75	\$3,302,128 68	\$1,236,927 54
<i>Liabilities.</i>					
Capital paid up	\$8,050,000 00	\$8,425,000 00	\$8,625,000 00	\$200,000 00	
Reserve fund, etc.	2,876,989 46	3,140,292 77	3,561,364 69	421,071 92	
Due depositors	17,485,757 91	17,665,801 79	18,083,737 63	417,935 84	
Due banks and bankers	1,401,610 34	1,880,712 22	2,828,917 49	948,205 27	
Other liabilities †	1,286,927 67	1,307,794 83	1,385,782 94	77,988 11	
Totals	\$31,101,285 38	\$32,119,601 61	\$34,184,802 75	\$2,065,201 14	

\* Including premiums on bonds.

† Including redemption fund with U. S. Treasurer.

‡ Including notes outstanding.



## TOTALS, INCLUDING NATIONAL BANKS.

	219 Banks, July 1, 1880.	232 Banks, July 1, 1890.	246 Banks, July 1, 1891.	Increase During Year.	Decrease During Year.
<i>Resources.</i>					
Bank premises.....	\$5,828,163 10	\$6,272,126 42	\$6,472,073 38	\$199,946 96	-----
Other real estate.....	3,681,388 83	2,732,287 52	3,561,067 02	808,779 50	-----
Invested in bonds and stocks.....	24,501,037 10	22,606,896 95	24,671,896 30	2,064,999 35	-----
Loans on real estate.....	80,703,160 52	92,728,349 75	106,648,603 64	13,920,253 89	-----
Loans on bonds and stocks.....	16,571,498 01	19,523,224 14	25,070,624 72	5,547,400 58	-----
Loans on other securities.....	6,840,175 05	7,801,268 16	5,810,577 61	-----	\$2,050,690 55
Loans on personal security.....	62,816,845 93	62,595,493 37	65,706,932 84	3,171,439 47	-----
Money on hand.....	24,545,593 65	23,359,014 53	22,703,721 63	-----	655,292 90
Due from banks and bankers.....	13,752,200 06	17,204,606 61	16,023,018 59	-----	1,181,588 02
Other assets.....	7,271,910 16	6,450,101 42	7,117,747 26	657,645 84	-----
Totals.....	\$246,511,972 41	\$261,353,368 87	\$283,846,262 99	\$26,380,465 59	\$3,887,571 47
<i>Liabilities.</i>					
Capital paid up.....	\$54,854,071 70	\$56,628,552 04	\$60,214,045 78	\$3,585,493 74	-----
Reserve fund, etc.....	20,025,936 35	21,903,887 38	24,531,518 68	2,627,631 30	-----
Due depositors.....	160,451,776 63	171,229,531 61	186,471,037 42	15,241,505 81	-----
Due banks and bankers.....	8,354,834 91	8,473,967 73	9,426,164 36	952,196 63	-----
Other liabilities.....	2,825,352 82	3,117,430 11	3,203,496 75	86,066 64	-----
Totals.....	\$246,511,972 41	\$261,353,368 87	\$283,846,262 99	\$22,492,894 12	-----

## RECAPITULATION.

Net increase, Savings banks.....	\$17,125,920 08
Net increase, Commercial banks.....	6,320,047 84
Net increase, Foreign banks.....	616,764 73
Net increase, National banks.....	2,065,201 14
Total decrease, Private banks.....	\$26,127,933 79
Total increase from July 1, 1890, to July 1, 1891.....	3,635,039 67
Total increase from July 1, 1890, to July 1, 1891.....	\$22,492,894 12

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SEMI-ANNUAL REPORTS

OF THE

SAVINGS BANKS OF CALIFORNIA.

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[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

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# REPORTS OF SAVINGS BANKS.

## CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO. (Incorp. June 26, 1873.)

### JANUARY STATEMENT.

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Secretary.

Resources.		Liabilities.	
Real estate taken for debt .....	\$30,000 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	23,000 00	Reserve fund.....	30,000 00
Loans on real estate .....	1,102,175 53	Profit and loss and contingent fund .....	1,452 18
Loans on stocks, bonds, and warrants.....	77,928 20	Due depositors.....	1,128,644 70
Money on hand.....	30,287 95	Other liabilities.....	38,482 97
Due from banks and bankers..	28,668 01		
Furniture and fixtures.....	200 00		
Taxes (portion paid for account of next term) .....	6,320 16		
Other assets .....	6,520 16		
Total resources .....	\$1,298,579 85	Total liabilities .....	\$1,298,579 85

### DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Farquharson, 410; Robert F. Bunker, 12; Joseph R. Wilcox, 16; John Bain, 50; John Easton, 18; Charles D. Farquharson, 90; Thomas Downing, 40; Joseph F. Forderer, 30; C. D. Farquharson, 12; James Sullivan, 8; J. F. Cowdery, 23. Total number of shares held by the Directors is 709 shares.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$30,000 00	\$36,000 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$524,702 54	\$1,337,532 00
Tulare.....	483,104 92	1,405,045 00
Kern.....	59,176 45	178,425 00
San Francisco .....	6,217 22	25,000 00
San Mateo.....	7,000 00	19,500 00
Merced.....	6,800 00	20,800 00
Shasta.....	5,144 40	22,000 00
San Diego.....	5,030 00	15,000 00
Sonoma.....	5,000 00	10,000 00
Totals .....	\$1,102,175 53	\$3,033,302 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds -----	\$20,000 00	} \$23,000 00	\$23,600 00
23 coupons -----	16,100 00		
Totals -----	\$36,100 00	\$23,000 00	\$23,600 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Assignments of our own term deposit accounts -----	\$7,652 00	\$2,928 20	\$7,652 00
46 bonds of S. P. R. R. Co. of California -----	} 85,000 00	75,000 00	91,700 00
34 bonds of S. P. R. R. Co. of Arizona -----			
5 bonds of S. P. Branch Railway of California -----			
Totals -----	\$92,652 00	\$77,928 20	\$99,352 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 -----	\$1,151,982 00
2. Number of deposit accounts open January 1, 1891 -----	1,746
3. Number of deposit accounts opened during past year -----	849
4. Number of deposit accounts closed during past year -----	579
5. Amount deposited during past year -----	\$2,948,484 00
6. Amount withdrawn during past year -----	\$2,770,149 00
7. Amount of dividends or interest to depositors during past year -----	\$43,637 20
8. Rate per cent per annum of such dividends or interest -----	<div> <div></div> <div>Term ----- 5.58 per cent.</div> <div>Ordinary ----- 4.65 per cent.</div> </div>
9. Amount of dividends to stockholders during past year -----	\$6,000 00
10. Rate per cent per annum of same on paid up capital -----	6 per cent.
11. Amount added to reserve fund during past year -----	\$10,000 00
12. Amount of gross earnings during past year -----	\$101,436 03
13. Amount of net earnings during past year -----	\$68,013 93
14. Number of deposits less than \$1,000 -----	1,522
15. Number of deposits over \$1,000 and less than \$2,000 -----	107
16. Number of deposits over \$2,000 and less than \$5,000 -----	86
17. Number of deposits over \$5,000 -----	31
18. Average amount of each deposit account January 1, 1891 -----	\$660 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ----	\$30,000 00	Capital paid in coin -----	\$100,000 00
Miscellaneous bonds and stocks -----	23,000 00	Reserve fund -----	30,000 00
Loans on real estate -----	1,322,730 93	Profit and loss and contingent fund -----	1,367 94
Loans on stocks, bonds, and warrants -----	40,328 20	Due depositors -----	1,280,728 76
Money on hand. -----	30,399 36	Dividends unpaid -----	26,182 09
Furniture and fixtures -----	200 00	Other liabilities -----	8,379 70
Total resources -----	\$1,446,658 49	Total liabilities -----	\$1,446,658 49

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Farquharson, 438; Robert F. Bunker, 12; Jos. R. Wilcox, 16; John Bain, 50;

John Easton, 18; Chas. D. Farquharson, 90; Thomas Downing, 40; Jos. F. Forderer, 30; C. D. Farquharson, 12; James Sullivan, 8; J. F. Cowdery, 23. Total number of shares held by the Directors is 737 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$30,000 00	\$36,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$684,383 14	\$1,564,487 00
Tulare .....	524,500 71	1,441,610 00
Kern .....	65,645 71	196,375 00
Shasta .....	25,313 00	63,550 00
Merced .....	6,837 75	20,800 00
San Diego .....	5,183 40	15,000 00
San Francisco .....	5,867 22	16,000 00
Sonoma .....	5,000 00	10,000 00
Totals .....	\$1,322,730 93	\$3,327,822 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds .....	\$20,000 00	\$23,000 00	\$31,500 00
24 coupons .....	16,800 00		
Totals .....	\$36,800 00	\$23,000 00	\$31,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Assignments of our own term deposit accounts .....	\$46,998 00	\$36,878 20	\$46,998 00
Shares of capital stock of quasi-public and industrial corporations .....	4,460 00	3,450 00	4,704 00
Totals .....	\$51,458 00	\$40,328 20	\$51,702 00

## BANK COMMISSIONERS' EXAMINATION. (August 7, 1890.)

Resources.	Liabilities.
Real estate .....	Capital paid up .....
Invested in stocks, bonds, and warrants .....	Reserve fund .....
Loans on real estate .....	Due depositors .....
Loans and discounts .....	Interest collected .....
Cash balances .....	Rents, exchange, etc. ....
Due from banks and bankers .....	Dividends unpaid .....
Furniture, fixtures, etc. ....	Profit and loss .....
Expenses, taxes, etc. ....	Other liabilities .....
Total resources .....	Total liabilities .....

# LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE MUTUELLE—SAN FRANCISCO. (Reincorp. March 10, 1879.)

## JANUARY STATEMENT.

E. J. LeBRETON, President.

A. BRAND, Secretary.

Resources.		Liabilities.	
United States bonds .....	\$11,800 00	Capital paid in coin .....	\$250,000 00
Miscellaneous bonds and stocks .....	143,800 00	Reserve fund .....	117,500 00
Loans on real estate .....	1,814,663 65	Profit and loss and contin- gent fund .....	9,704 30
Loans on stocks, bonds, and warrants .....	132,717 00	Due depositors .....	1,919,226 56
Money on hand .....	22,818 77	Dividends unpaid .....	8,111 18
Due from banks and bankers .....	165,076 58		
Taxes .....	13,666 04		
Total resources .....	\$2,304,542 04	Total liabilities .....	\$2,304,542 04

### DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,900 shares; the amount paid on each share of stock is from \$35 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. LeBreton, 4,101; M. A. De Laveaga, 300; A. Comte, Jr., 13; A. Pissis, 11; F. P. Mason, 5; J. C. Sala, 2; Paul Fleury, 3. Total number of shares held by the Directors is 4,435 shares.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$77,550 00	\$155,000 00
Butte .....	10,000 00	25,000 00
Contra Costa .....	14,000 00	25,000 00
Fresno .....	6,000 00	12,000 00
Kern .....	2,500 00	5,000 00
Los Angeles .....	223,275 00	450,000 00
Napa .....	1,000 00	2,800 00
San Luis Obispo .....	55,000 00	110,000 00
Santa Barbara .....	8,000 00	20,000 00
Santa Clara .....	92,000 00	180,000 00
Sonoma .....	3,750 00	7,000 00
Tulare .....	6,000 00	12,000 00
San Francisco .....	1,315,588 65	2,290,000 00
Totals .....	\$1,814,663 65	\$3,293,800 00

### AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
100 shares Spring Valley Waterworks .....	\$10,000 00	\$9,250 00	\$9,400 00
\$20,000 Spring Valley Water 6 per cent bonds ..	20,000 00	23,600 00	24,000 00
\$10,000 Northern R. R. of Cal. 6 per cent bonds ..	10,000 00	11,000 00	11,400 00
\$50,000 Market St. Cable Ry. 6 per cent bonds ..	50,000 00	61,000 00	61,250 00
\$15,000 S. P. R. R. of Cal. 6 per cent bonds .....	15,000 00	16,500 00	16,800 00
\$10,000 S. P. Branch R. R. Co. 6 per cent bonds ..	10,000 00	10,850 00	11,000 00
\$10,000 Omnibus Cable Co. 6 per cent bonds .....	10,000 00	11,500 00	11,750 00
	\$125,000 00	\$143,800 00	\$145,600 00
\$10,000 U. S. 4 per cent bonds .....	10,000 00	11,860 00	11,900 00
Totals .....	\$135,000 00	\$155,660 00	\$157,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
150 shares London, Paris, and American Bank, Limited .....	\$12,000 00	\$12,567 00	\$18,450 00
410 shares Oakland Gas Light Co. ....	41,000 00	10,000 00	14,145 00
500 shares California Electric Light Co. ....	30,000 00	1,400 00	5,100 00
138 shares Spring Valley Water Co. ....	13,800 00	11,000 00	12,972 00
\$30,000 Omnibus Cable Co. 6 per cent bonds ..	30,000 00	30,000 00	35,250 00
\$6,000 S. P. R. R. Co. of Arizona 6 per cent bonds	6,000 00	5,400 00	6,300 00
\$3,000 S. P. Branch R. R. Co. 6 per cent bonds ..	3,000 00	2,850 00	3,300 00
\$39,000 S. P. R. R. of Cal. 6 per cent bonds ..	39,000 00	36,000 00	43,680 00
\$24,000 S. P. R. R. of Arizona 6 per cent bonds ..	24,000 00	20,000 00	25,200 00
\$5,000 Northern Railway of Cal. 6 per cent bonds	5,000 00	3,500 00	5,700 00
Totals .....	\$203,800 00	\$132,717 00	\$170,097 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$1,919,226 56
2. Number of deposit accounts open January 1, 1891 .....	4,713
3. Number of deposit accounts opened during past year .....	533
4. Number of deposit accounts closed during past year .....	315
5. Amount deposited during past year .....	\$2,221,179 00
6. Amount withdrawn during past year .....	\$1,198,092 00
7. Amount of dividends or interest to depositors during past year .....	\$79,427 21
8. Rate per cent per annum of such dividends or interest	<div> <div>Term .....</div> <div>Ordinary .....</div> </div> <div> <div>5½ per cent.</div> <div>4½ per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	\$13,936 80
10. Rate per cent per annum of same on paid up capital .....	6.56½ per cent.
11. Amount added to reserve fund during past year .....	\$5,500 00
12. Amount of gross earnings during past year .....	\$148,224 00
13. Amount of net earnings during past year .....	\$93,364 00
14. Number of deposits less than \$1,000 .....	4,207
15. Number of deposits over \$1,000 and less than \$2,000 .....	264
16. Number of deposits over \$2,000 and less than \$5,000 .....	182
17. Number of deposits over \$5,000 .....	60
18. Average amount of each deposit account January 1, 1891 .....	\$408 00

## JULY STATEMENT.

Resources.		Liabilities.	
United States bonds .....	\$11,800 00	Capital paid in coin .....	\$300,000 00
Miscellaneous bonds and stocks .....	152,550 00	Reserve fund .....	112,500 00
Loans on real estate .....	1,784,622 79	Profit and loss and contingent fund .....	9,713 59
Loans on stocks, bonds, and warrants .....	336,717 00	Due depositors .....	1,936,546 99
Money on hand .....	12,377 62	Dividends unpaid .....	9,801 91
Due from banks and bankers .....	70,495 08		
Total resources .....	\$2,368,562 49	Total liabilities .....	\$2,368,562 49

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 6,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. LeBreton, 4,138; M. A. De Laveaga, 300; P. G. Sabatié, 88; P. Fleury, 3; J. C. Sala, 2. Total number of shares held by the Directors is 4,531 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$73,550 00	\$140,000 00
Butte.....	10,000 00	18,000 00
Contra Costa.....	14,000 00	28,000 00
Fresno.....	5,500 00	10,000 00
Kern.....	2,500 00	5,000 00
Los Angeles.....	223,275 00	400,000 00
Napa.....	1,000 00	2,500 00
San Luis Obispo.....	35,000 00	70,000 00
Santa Barbara.....	8,000 00	16,000 00
Santa Clara.....	92,000 00	180,000 00
Sonoma.....	3,750 00	10,000 00
Tulare.....	6,000 00	15,000 00
San Francisco.....	1,310,047 79	2,500,000 00
Totals.....	\$1,784,622 79	\$3,394,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
100 shares Spring Valley Waterworks.....	\$10,000 00	\$9,350 00	\$9,625 00
\$30,000 Spring Valley Water 6 per cent bonds..	30,000 00	34,500 00	35,100 00
\$10,000 Northern R. R. of Cal. 6 per cent bonds..	10,000 00	10,900 00	11,200 00
\$15,000 S. P. R. R. of Cal. 6 per cent bonds....	15,000 00	16,500 00	17,025 00
\$10,000 S. P. Branch R. R. Co. 6 per cent bonds..	10,000 00	10,400 00	10,650 00
\$50,000 Market St. Cable Ry. 6 per cent bonds..	50,000 00	59,500 00	60,250 00
\$10,000 Omnibus Cable Ry. Co. 6 per cent bonds..	10,000 00	11,400 00	11,650 00
	\$135,000 00	\$152,550 00	\$155,500 00
\$10,000 U. S. 4 per cent bonds.....	10,000 00	11,800 00	11,800 00
Totals.....	\$145,000 00	\$164,350 00	\$167,300 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
468 shares Spring Valley Waterworks.....	\$46,800 00	\$37,400 00	\$45,045 00
760 shares California Electric Light Co.....	76,000 00	3,500 00	13,300 00
500 shares Omnibus Cable Co.....	50,000 00	20,000 00	36,250 00
510 shares Oakland Gas Light and Heat Co....	51,000 00	12,500 00	17,850 00
350 shares London, Paris, and American Bank..	35,000 00	27,567 00	42,000 00
\$55,000 6 per cent bonds S. P. R. R. of Cal. ....	55,000 00	50,000 00	62,425 00
\$81,000 6 per cent bonds S. P. R. R. of Ariz. ....	81,000 00	69,000 00	81,810 00
\$45,000 6 per cent bonds S. P. Branch Ry. of Cal.	45,000 00	36,750 00	47,925 00
\$60,000 6 per cent bonds N. Ry. of Cal.....	60,000 00	60,000 00	67,200 00
\$4,000 6 per cent bonds Park and Ocean R. R....	4,000 00	4,000 00	4,680 00
\$16,000 6 per cent bonds Spring Valley Water..	16,000 00	16,000 00	18,720 00
Totals.....	\$519,800 00	\$336,717 00	\$437,205 00

## BANK COMMISSIONERS' EXAMINATION. (September 20, 1896.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$131,922 16	Capital paid up.....	\$219,785 00
Loans on real estate.....	1,798,362 07	Reserve fund.....	112,500 00
Loans on bonds.....	288,757 00	Due depositors.....	1,948,949 03
Cash balances.....	14,091 61	Interest collected.....	16,473 18
Due from banks and bankers.....	73,740 50	Dividends unpaid.....	817 22
Expenses, taxes, etc.....	2,115 40	Profit and loss.....	10,464 31
Total resources.....	\$2,308,988 74	Total liabilities.....	\$2,308,988 74

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.  
(Incorp. February 10, 1868.)

## JANUARY STATEMENT.

L. GOTTIG, President.

A. H. R. SCHMIDT, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$60,000 00	Capital paid in coin.....	\$1,000,000 00
Real estate taken for debt.....	892 68	Reserve fund.....	340,000 00
Miscellaneous bonds and stocks.....	3,346,028 90	Contingent fund.....	36,869 54
Loans on real estate.....	19,590,098 30	Due depositors.....	24,340,988 55
Loans on stocks and bonds.....	1,971,975 68	City taxes assessed by the Government, but not yet payable.....	11,017 50
Money on hand.....	759,380 03		
Furniture and fixtures.....	500 00		
Total resources.....	\$25,728,875 59	Total liabilities.....	\$25,728,875 59

## DETAILS.

The amount of capital stock is \$1,200,000; amount subscribed is \$1,200,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$833 33.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Gottig, 20; Edw. Kruse, 20; George H. Eggers, 20; O. Schoemann, 22; Eugene Meyer, 18; F. Tillmann, 5; Charles Meinecke, 10; H. Horstmann, 24; M. Ehrman, 6. Total number of shares held by the Directors is 145 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$892 68	\$5,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$7,052,788 30	\$16,500,000 00
Los Angeles .....	2,512,502 00	8,787,000 00
Alameda .....	625,997 00	1,300,000 00
Colusa .....	381,900 00	990,000 00
Fresno .....	1,042,076 00	3,222,350 00
Merced .....	413,000 00	1,442,500 00
Monterey .....	161,000 00	375,000 00
San Bernardino .....	460,461 00	1,656,200 00
San Joaquin .....	109,200 00	320,000 00
San Luis Obispo .....	226,500 00	550,000 00
Santa Clara .....	212,000 00	838,000 00
Solano .....	212,500 00	534,000 00
Sonoma .....	121,000 00	276,000 00
Stanislaus .....	155,800 00	361,000 00
Tehama .....	386,453 00	923,000 00
Tulare .....	301,787 00	841,000 00
Contra Costa .....	92,000 00	262,000 00
Napa .....	82,850 00	207,500 00
Amador .....	3,500 00	10,000 00
Butte .....	80,000 00	212,500 00
Orange .....	102,950 00	373,500 00
Humboldt .....	108,320 00	353,000 00
Kern .....	32,700 00	92,900 00
Lake .....	10,500 00	52,500 00
Marin .....	27,000 00	72,000 00
Mendocino .....	31,000 00	65,000 00
Placer .....	6,500 00	16,000 00
Sutter .....	31,000 00	100,000 00
San Mateo .....	11,444 00	63,000 00
Santa Cruz .....	23,000 00	75,000 00
Siskiyou .....	7,500 00	15,000 00
Yolo .....	25,000 00	75,000 00
Santa Barbara .....	48,175 00	150,000 00
Oregon .....	2,084,773 00	6,430,000 00
Washington .....	2,406,922 00	6,802,000 00
Totals .....	\$19,590,098 30	\$54,342,950 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Miscellaneous county bonds .....	\$180,000 00	\$180,000 00	\$194,000 00
Miscellaneous city bonds .....	717,560 00	716,930 00	730,000 00
Southern Pacific R. R. of California bonds .....	398,000 00	388,000 00	418,000 00
Northern Railway of California bonds .....	350,000 00	360,000 00	385,000 00
Miscellaneous cable railway first mort. bonds .....	572,000 00	582,850 00	655,000 00
Miscellaneous first mortgage Water Co. bonds .....	454,000 00	487,248 90	530,000 00
Miscellaneous eastern R. R. first mort. bonds .....	619,000 00	631,000 00	655,000 00
Totals .....	\$3,290,500 00	\$3,346,028 90	\$3,567,000 00





## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Coston Books.	Market Value.
San Francisco and Alameda.....	\$915 51	\$6,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$7,224,146 72	\$17,000,000 00
Los Angeles.....	2,489,694 00	8,998,800 00
Alameda.....	627,027 00	1,300,000 00
Fresno.....	1,080,139 00	3,311,450 00
Amador.....	3,500 00	10,000 00
Butte.....	44,500 00	95,000 00
Calaveras.....	4,000 00	9,000 00
Colusa.....	363,900 00	975,000 00
Contra Costa.....	229,000 00	687,000 00
Humboldt.....	114,033 00	370,500 00
Kern.....	45,700 00	135,900 00
Lake.....	11,000 00	52,500 00
Marin.....	31,000 00	79,400 00
Mendocino.....	31,000 00	65,000 00
Merced.....	538,000 00	1,655,000 00
Monterey.....	160,000 00	375,000 00
Napa.....	64,650 00	182,500 00
Orange.....	102,082 00	373,300 00
Placer.....	6,500 00	16,000 00
Sacramento.....	50,000 00	240,000 00
San Bernardino.....	452,461 00	1,597,200 00
San Joaquin.....	99,500 00	320,000 00
San Luis Obispo.....	223,167 00	550,000 00
San Mateo.....	5,700 00	40,000 00
Santa Barbara.....	48,175 00	150,000 00
Santa Clara.....	447,000 00	1,318,000 00
Santa Cruz.....	23,000 00	75,000 00
Siskiyou.....	7,500 00	15,000 00
Solano.....	225,250 00	522,000 00
Sonoma.....	135,500 00	304,000 00
Stanislaus.....	155,800 00	361,000 00
Sutter.....	31,000 00	100,000 00
Tehama.....	387,456 00	903,000 00
Tulare.....	315,812 00	861,600 00
Yolo.....	16,000 00	75,000 00
Oregon.....	2,346,832 00	7,610,950 00
Washington.....	2,632,081 00	7,555,000 00
Totals.....	\$20,772,105 72	\$58,289,100 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Miscellaneous county bonds.....	\$202,000 00	\$202,000 00	\$217,000 00
Miscellaneous city bonds.....	796,500 00	795,930 00	812,000 00
Southern Pacific Railroad and Northern Rail- way of California bonds.....	748,000 00	748,000 00	807,000 00
Miscellaneous cable and street railway first mortgage bonds.....	622,000 00	621,850 00	632,500 00
Miscellaneous water, light, and power first mortgage bonds.....	514,000 00	531,882 65	578,000 00
Miscellaneous eastern railroad first mortgage bonds.....	697,000 00	718,000 00	734,000 00
Totals.....	\$3,579,500 00	\$3,617,662 65	\$3,840,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States Government bonds .....	\$4,800 00	\$4,800 00	\$5,500 00
Miscellaneous city and county bonds .....	26,000 00	10,000 00	26,000 00
Miscellaneous street, cable, and motor railway bonds .....	754,000 00	392,900 00	645,000 00
Southern Pacific Railroad of California bonds .....	1,006,000 00	842,000 00	1,058,000 00
Southern Pacific Railroad of Arizona bonds .....	160,000 00	136,825 00	165,000 00
Southern Pacific Branch Railroad bonds .....	102,000 00	86,500 00	108,000 00
San Francisco and North Pacific R. R. bonds .....	250,000 00	200,000 00	258,000 00
Oregon Railway and Navigation Co. bonds .....	10,000 00	9,000 00	11,000 00
Maricopa and Phoenix Railroad bonds .....	5,000 00	2,500 00	2,500 00
Spring Valley Waterworks first mortgage bonds .....	15,000 00	5,000 00	17,500 00
Spring Valley Waterworks, 590 shares .....	59,000 00	7,100 00	56,000 00
San Francisco Gas Light, 625 shares .....	62,500 00	3,351 56	39,000 00
Pacific Lighting and Gas Cos., 100 shares each .....	20,000 00	10,000 00	15,000 00
San Francisco Street Railway, 1,100 shares .....	110,000 00	40,000 00	55,000 00
Sundry incorporated banks, 3,525 shares .....	352,500 00	155,000 00	210,000 00
Totals .....	\$2,936,800 00	\$1,904,976 56	\$2,671,500 00

## BANK COMMISSIONERS' EXAMINATION. (August 16, 1890.)

Resources.	Liabilities.
Bank premises .....	Capital paid up .....
Other real estate .....	Reserve and contingent fund .....
Invested in stocks, bonds, and warrants .....	Due depositors .....
Loans on real estate .....	Interest collected .....
Loans on stocks and bonds .....	Rents, exchange, etc. ....
Cash balances .....	Dividends unpaid .....
Furniture, fixtures, etc. ....	Taxes assessed, but not yet payable .....
Expenses, taxes, etc. ....	
Total resources .....	Total liabilities .....

# HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO. (Incorp. April 12, 1859; reincorp. August 30, 1864.)

## JANUARY STATEMENT.

JAMES R. KELLY, President.

ROBERT J. TOBIN, Secretary.

Resources.		Liabilities.	
Bank premises (old and new).....	\$540,031 04	Reserve fund .....	\$1,875,169 86
Real estate taken for debt .....	26,021 22	Due depositors.....	26,055,378 82
United States bonds.....	5,000,000 00	Other liabilities.....	275,676 69
Miscellaneous bonds.....	1,954,378 79		
Loans on real estate.....	19,307,992 70		
Loans on bonds .....	793,000 00		
Money on hand.....	364,175 38		
Taxes and mortgage taxes for 1890-91, apportioned to ensu- ing six months .....	140,847 91		
Interest due by mortgagors and uncollected.....	42,005 00		
Interest on bonds accrued to January 1, 1891.....	37,773 83		
Total resources.....	\$28,206,225 37	Total liabilities.....	\$28,206,225 37

### DETAILS.

The names of the Directors are as follows: R. J. Tobin, James R. Kelly, Alfred Tobin, Hugh Dimond, J. J. O'Brien, Henry Doyle, Richard M. Tobin, and Charles Mayo.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$3,835 43	\$366,052 26
San Francisco .....	22,185 79	
Lot purchased for contemplated new bank building.....	262,500 00	
New bank building, expended thus far .....	77,531 04	
Totals .....	\$366,052 26	\$366,052 26

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$718,386 95	\$32,179,987 83
Marin.....	99,649 75	
Santa Clara.....	345,250 00	
San Mateo.....	61,525 00	
Solano.....	8,500 00	
Sonoma.....	15,300 00	
Napa.....	2,500 00	
Yolo.....	500 00	
San Francisco .....	18,056,381 00	
Totals.....	\$19,307,992 70	\$32,179,987 83

## AMOUNT INVESTED IN BONDS.

Description or Class of Bonds.	Par Value.	Amount Invested.	Market Value.
United States registered 4 per cent bonds of 1907, at 119.....	\$5,000,000 00	\$4,829,723 31	\$5,950,000 00
Market Street Cable Railway Company 6 per cent bonds, at 123.....	1,125,000 00	1,374,857 05	1,383,750 00
Sutter Street Railway Company 5 per cent bonds, at 105.....	150,000 00	157,454 54	157,500 00
Spring Valley Waterworks 4 per cent bonds, at 93.....	416,000 00	422,067 20	386,880 00
Totals.....	\$6,691,000 00	\$6,784,102 10	\$7,878,130 00

## AMOUNT LOANED ON BONDS.

Description or Class of Bonds.	Par Value.	Amount Loaned.	Market Value.
Northern Railway Company of California first mortgage 6 per cent bonds, at 112.....	\$435,000 00	\$395,000 00	\$487,200 00
Spring Valley Waterworks 6 per cent bonds, at 119.....	77,000 00	66,191 00	91,630 00
Spring Valley Waterworks 4 per cent bonds, at 93.....	136,000 00	103,750 00	126,480 00
The Omnibus Cable Company 6 per cent bonds, at 117½.....	30,000 00	30,000 00	35,250 00
Ferries and Cliff House Railway Company 6 per cent bonds, at 100.....	35,000 00	29,751 00	35,000 00
City of San José 5 per cent bonds, at 104.....	110,250 00	100,000 00	114,660 00
Park and Cliff House Railway Company 6 per cent bonds, at 95.....	30,000 00	20,000 00	28,500 00
United States 4 per cent coupon bonds, at 118.....	25,000 00	18,293 00	29,500 00
United States 4½ per cent coupon bonds, at 102¾.....	9,000 00	6,585 00	9,248 00
The California Electric Light Company 6 per cent bonds, at 100.....	13,000 00	6,000 00	13,000 00
The Park and Ocean Railroad Company 6 per cent bonds, at 116.....	12,000 00	10,000 00	13,920 00
County of Sonoma 4½ per cent bonds, at 102.....	7,000 00	5,122 00	7,140 00
Plumas County 6 per cent bonds, at 103.....	3,000 00	2,308 00	3,090 00
Totals.....	\$922,250 00	\$793,000 00	\$994,618 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891.....	\$26,055,378 82
2. Number of deposit accounts open January 1, 1891.....	40,760
3. Number of deposit accounts opened during past year.....	11,743
4. Number of deposit accounts closed during past year.....	9,750
5. Amount deposited during past year.....	\$10,693,548 22
6. Amount withdrawn during past year.....	\$10,570,018 37
7. Amount of dividends or interest to depositors during past year.....	\$1,007,330 78
8. Rate per cent per annum of such dividends or interest—Term.....	4½ per cent.
11. Amount added to reserve fund during past year.....	\$84,848 60
12. Amount of gross earnings during past year.....	\$1,447,625 94
13. Amount of net earnings during past year.....	\$1,079,465 17
18. Average amount of each deposit account January 1, 1891.....	\$639 24



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises (old and new).....	\$651,613 74	Reserve fund.....	\$1,932,819 08
Real estate taken for debt.....	20,232 79	Due depositors.....	26,417,941 16
United States bonds.....	5,000,000 00	Other liabilities — Premiums	
Miscellaneous bonds.....	2,025,888 11	on U.S. registered 4 per cent	
Loans on real estate.....	20,236,795 70	bonds.....	170,276 69
Loans on bonds.....	110,000 00		
Money on hand.....	398,750 18		
Interest due by mortgagors			
and uncollected.....	38,145 72		
Interest on bonds accrued to			
July 1, 1891.....	39,610 69		
Total resources.....	\$28,521,036 93	Total liabilities.....	\$28,521,036 93

## DETAILS.

The names of the Directors are as follows: R. J. Tobin, Jas. R. Kelly, Alfred Tobin, Hugh Dimond, J. J. O'Brien, Henry Doyle, Charles Mayo, Jos. S. Tobin.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$3,831 68	} \$471,846 53
San Francisco.....	16,401 11	
Lot purchased for contemplated new bank building.....	262,500 00	
New bank building, expended thus far.....	189,113 74	
Totals.....	\$471,846 53	\$471,846 53

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$704,760 43	} \$33,727,992 83
Marin.....	104,128 00	
Santa Clara.....	367,250 00	
San Mateo.....	64,165 00	
Solano.....	6,500 00	
Sonoma.....	15,300 00	
Napa.....	2,500 00	
San Francisco.....	18,972,192 27	
Totals.....	\$20,236,795 70	\$33,727,992 83

## AMOUNT INVESTED IN BONDS.

Description or Class of Bonds.	Par Value.	Amount Invested.	Market Value.
United States registered 4 per cent bonds of 1907.....	\$5,000,000 00	\$4,829,723 31	\$5,800,000 00
Market St. Cable Ry. Co. 6 per cent bonds.....	1,110,000 00	1,350,867 95	1,354,200 00
Sutter St. Railway Co. 5 per cent bonds.....	150,000 00	157,318 16	157,500 00
Spring Valley Waterworks 4 per cent bonds.....	416,000 00	421,952 00	374,400 00
City of San José 5 per cent bonds.....	95,750 00	95,750 00	95,750 00
Totals.....	\$6,771,750 00	\$6,855,611 42	\$7,781,850 00

## AMOUNT LOANED ON BONDS.

Description or Class of Bonds.	Par Value.	Amount Loaned.	Market Value.
Northern Railway Co. of Cal. first mortgage 6 per cent bonds.....	\$110,000 00	\$100,000 00	\$121,000 00
Spring Valley Waterworks 6 per cent bonds.....	5,000 00	5,000 00	5,850 00
The Omnibus Cable Co. 6 per cent bonds.....	5,000 00	5,000 00	5,800 00
Totals .....	\$120,000 00	\$110,000 00	\$132,650 00

## BANK COMMISSIONERS' EXAMINATION. (November 6, 1890.)

Resources.	Liabilities.
Bank premises (old and new)..... \$529,983 04	Reserve fund ..... \$1,849,433 49
Other real estate..... 27,771 25	Due depositors..... 25,474,680 59
Invested in bonds..... 7,230,218 03	Interest collected..... 671,037 06
Loans on real estate..... 19,001,203 02	Other liabilities; premium on
Loans on bonds..... 559,000 00	United States registered 4
Cash balances..... 630,968 63	per cent bonds..... 119,257 19
Due from bankers..... 8,100 00	
Expenses..... 35,586 63	
Taxes..... 5,395 80	
Mortgage taxes..... 738 87	
Interest due by mortgagors and uncollected..... 85,443 06	
Total resources ..... \$28,114,408 33	Total liabilities ..... \$28,114,408 33

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.  
(Incorp. November 24, 1869.)

## JANUARY STATEMENT.

ADOLPH C. WEBER, President.

ERNEST BRAND, Cashier.

Resources.	Liabilities.
Bank premises..... \$73,105 89	Capital paid in coin..... \$80,000 00
Miscellaneous bonds and stocks..... 614,540 00	Reserve fund..... 72,000 00
Loans on real estate..... 2,360,619 52	Due depositors..... 3,069,199 77
Loans on bonds..... 50,000 00	Other liabilities..... 36,580 89
Loans on other securities..... 88,622 00	
Money on hand..... 30,648 89	
Due from banks and bankers..... 40,244 36	
Total resources ..... \$3,257,780 66	Total liabilities..... \$3,257,780 66

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 100 shares; the amount paid on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows: Adolph C. Weber, 9; H. Luchsinger, 4; W. S. Keyes, 9; W. J. Lowry, 4; A. H. Ryhiner, 5. Total number of shares held by the Directors is 31 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$1,820,382 91	\$5,500,000 00
Alameda.....	97,764 12	
San Joaquin.....	99,668 90	
Santa Clara.....	12,500 00	
Solano.....	57,458 35	
Marin.....	19,977 90	
Stanislaus.....	4,822 48	
Napa.....	32,659 45	
San Mateo.....	25,081 60	
Contra Costa.....	44,641 91	
San Luis Obispo.....	3,040 00	
Sacramento.....	19,275 00	
Santa Cruz.....	5,000 00	
Sonoma.....	22,013 40	
Sutter.....	37,000 00	
Yuba.....	47,209 75	
Mendocino.....	6,123 75	
Colusa.....	6,000 00	
Totals.....	\$2,360,619 52	\$5,500,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
First mortgage bonds of Spring Valley Water-works.....	\$30,000 00	\$30,000 00	\$36,000 00
First mortgage bonds of Market Street Cable Railway Company.....	60,000 00	60,000 00	74,400 00
First mortgage bonds of Southern Pacific Railroad of California.....	135,000 00	138,540 00	148,500 00
First mortgage bonds of Southern Pacific Branch of California.....	225,000 00	225,000 00	236,250 00
First mortgage bonds of Southern Pacific of Arizona.....	110,000 00	110,000 00	115,500 00
First mortgage bonds of Northern Railway of California.....	30,000 00	30,000 00	33,000 00
Bonds of State of California.....	1,000 00	1,000 00	1,000 00
Bonds of Mono County, Cal.....	20,000 00	20,000 00	20,000 00
Totals.....	\$611,000 00	\$614,540 00	\$664,650 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sixty 5 per cent mortgage bonds of the Northern Railway of California.....	\$60,000 00	\$50,000 00	\$54,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Pass books of the Humboldt Savings and Loan Society.....	\$88,622 00	\$113,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$3,069,199 77
2. Number of deposit accounts open January 1, 1891 .....	3,692
3. Number of deposit accounts opened during past year .....	466
4. Number of deposit accounts closed during past year .....	372
5. Amount deposited during past year .....	\$1,815,327 29
6. Amount withdrawn during past year .....	\$1,551,586 49
7. Amount of dividends or interest to depositors during past year .....	\$134,570 69
8. Rate per cent per annum of such dividends or interest .....	Term.....5.25 and 5.40 per cent. Ordinary, 4.25 and 4.50 per cent.
9. Amount of dividends to stockholders during past year .....	\$8,000 00
10. Rate per cent per annum of same on paid up capital .....	10 per cent.
11. Amount added to reserve fund during past year .....	\$4,000 00
12. Amount of gross earnings during past year .....	\$194,196 31
13. Amount of net earnings during past year .....	\$138,570 69
14. Number of deposits less than \$1,000 .....	3,063
15. Number of deposits over \$1,000 and less than \$2,000 .....	299
16. Number of deposits over \$2,000 and less than \$5,000 .....	200
17. Number of deposits over \$5,000 .....	130
18. Average amount of each deposit account January 1, 1891 .....	\$831 31

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$73,105 89	Capital paid in coin .....	\$80,000 00
Miscellaneous bonds .....	591,000 00	Reserve fund .....	75,000 00
Loans on real estate .....	2,566,599 60	Due depositors .....	3,179,533 55
Loans on other securities (pass books) .....	89,072 83	Dividends unpaid .....	4,609 60
Money on hand .....	17,260 17	Other liabilities .....	51,284 71
Due from banks and bankers .....	53,389 37		
Total resources .....	\$3,390,427 86	Total liabilities .....	\$3,390,427 86

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 100 shares; the amount paid on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows: Adolph C. Weber, 14; Henry Luchsinger, 4; W. S. Keyes, 9; W. J. Lowry, 4; I. Kohn, 2. Total number of shares held by the Directors is 33 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$1,965,667 91
Alameda .....	97,442 01
San Joaquin .....	102,379 10
Santa Clara .....	12,500 00
Solano .....	56,759 80
Marin .....	21,210 00
Stanislaus .....	4,007 96
Napa .....	32,670 20
San Mateo .....	28,079 30
Contra Costa .....	46,408 77
San Luis Obispo .....	3,160 00
Sacramento .....	20,000 00
Santa Cruz .....	5,033 35
Sonoma .....	21,753 20
Sutter .....	93,350 00
Yuba .....	42,054 25
Mendocino .....	8,123 75
Colusa .....	6,000 00
Total .....	\$2,566,599 60



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
First mortgage bonds of Spring Valley Water-works .....	\$30,000 00	\$30,000 00	\$34,800 00
First mortgage bonds of Market Street Cable Railway Co. ....	60,000 00	60,000 00	72,000 00
First mortgage bonds of S. P. R. R. Co. of Cal. ....	115,000 00	115,000 00	129,950 00
First mortgage bonds of S. P. Branch of Cal. ....	225,000 00	225,000 00	236,250 00
First mortgage bonds of S. P. of Arizona .....	110,000 00	110,000 00	110,000 00
First mortgage bonds of Northern Ry. of Cal. ....	30,000 00	30,000 00	33,000 00
Bonds of State of California .....	1,000 00	1,000 00	1,000 00
Bonds of Mono County, Cal. ....	20,000 00	20,000 00	20,000 00
Totals .....	\$591,000 00	\$591,000 00	\$637,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Pass books of Humboldt Savings and Loan Society .....	\$89,072 83	\$122,124 19

## BANK COMMISSIONERS' EXAMINATION. (September 16, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$73,105 89	Capital paid up .....	\$80,000 00
Invested in bonds .....	586,000 00	Reserve fund .....	70,000 00
Loans on real estate .....	2,382,598 05	Due depositors .....	2,900,821 78
Cash balances .....	16,767 76	Interest collected .....	39,471 49
Due from banks and bankers ..	74,801 58	Rents .....	1,610 25
Expenses, taxes, etc. ....	3,539 46	Other liabilities (current taxes) .....	44,909 22
Total resources .....	\$3,136,812 74	Total liabilities .....	\$3,136,812 74

## MUTUAL SAVINGS BANK—SAN FRANCISCO. (Incorp. November 21, 1889.)

## JANUARY STATEMENT.

JAMES G. FAIR, President.

JAMES A. THOMPSON, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$422,227 05	Capital paid in coin .....	\$300,000 00
Loans on stocks, bonds, and warrants .....	915,830 00	Contingent fund .....	1,222 81
Money on hand .....	25,358 95	Due depositors .....	1,161,475 05
Due from banks and bankers ..	92,839 32		
Furniture, fixtures, lease, etc. ..	6,442 54		
Total resources .....	\$1,462,697 86	Total liabilities .....	\$1,462,697 86

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: James G. Fair, 1,000; James Phelan, 1,065; James Moffitt, 500; Edward Barron, 500; John A. Hooper, 500; C. G. Hooker, 500; S. G. Murphy, 200; C. Cadwalader, 100; James D. Phelan, 250. Total number of shares held by the Directors is 4,615 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$32,500 00	\$118,000 00
Butte.....	80,000 00	135,000 00
Fresno.....	52,000 00	95,000 00
Nevada.....	16,500 00	30,000 00
San Francisco.....	190,152 05	370,000 00
Santa Clara.....	15,000 00	40,000 00
Tulare.....	1,600 00	5,000 00
State of Washington.....	34,475 00	100,000 00
Totals .....	\$422,227 05	\$893,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount. Loaned.	Market Value.
First mortgage railroad bonds.....	\$538,000 00	\$426,700 00	\$485,000 00
State warrants and corporate bonds.....	71,000 00	36,930 00	71,000 00
Shares of capital stock of corporations.....	1,070,450 00	452,200 00	589,200 00
Totals .....	\$1,679,450 00	\$915,830 00	\$1,145,200 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$1,161,475 05
2. Number of deposit accounts open January 1, 1891 .....	845
3. Number of deposit accounts opened during past ten months and twenty days .....	1,032
4. Number of deposit accounts closed during past ten months and twenty days .....	187
5. Amount deposited during past ten months and twenty days .....	\$1,498,920 96
6. Amount withdrawn during past ten months and twenty days .....	\$337,445 91
7. Amount of dividends or interest to depositors during past year .....	\$20,976 70
8. Rate per cent per annum of such dividends or interest	
} Term .....	5.40 per cent.
} Ordinary .....	4.50 per cent.
12. Amount of gross earnings during past year .....	\$36,089 65
13. Amount of net earnings during past year .....	\$22,198 70
14. Number of deposits less than \$1,000 .....	640
15. Number of deposits over \$1,000 and less than \$2,000 .....	78
16. Number of deposits over \$2,000 and less than \$5,000 .....	81
17. Number of deposits over \$5,000 .....	46
18. Average amount of each deposit account January 1, 1891.....	\$1,375 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$610,296 78	Capital paid in coin .....	\$300,000 00
Loans on stocks, bonds, and warrants .....	1,247,055 00	Profit and loss and contingent fund .....	9,065 92
Money on hand .....	44,386 35	Due depositors .....	1,693,743 39
Due from banks and bankers ..	94,505 89		
Furniture and fixtures .....	6,565 29		
Total resources .....	\$2,002,809 31	Total liabilities .....	\$2,002,809 31

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: James G. Fair, 1,000; James Phelan, 1,065; James Moffitt, 500; Edward Barron, 500; John A. Hooper, 500; C. G. Hooker, 500; C. Cadwalader, 100; S. G. Murphy, 200; J. D. Phelan, 250. Total number of shares held by the Directors is 4,615 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$40,500 00	\$130,000 00
Butte .....	70,000 00	135,000 00
Contra Costa .....	15,000 00	30,000 00
Fresno .....	58,000 00	105,000 00
Nevada .....	16,500 00	30,000 00
San Francisco .....	350,196 78	750,000 00
San Mateo .....	3,500 00	8,000 00
Santa Clara .....	15,000 00	40,000 00
Tulare .....	1,600 00	5,000 00
State of Washington .....	40,000 00	100,000 00
Totals .....	\$610,296 78	\$1,333,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
First mortgage railroad bonds .....	\$676,000 00	\$544,800 00	\$650,000 00
Shares of capital stock of corporations ..	1,429,500 00	599,300 00	834,000 00
State warrants and corporate bonds .....	130,000 00	102,955 00	115,000 00
Totals .....	\$2,235,500 00	\$1,247,055 00	\$1,599,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 31, 1890.)

Resources.		Liabilities.	
Loans on stocks, bonds, and warrants .....	\$777,930 00	Capital paid up .....	\$300,000 00
Loans on real estate .....	343,407 92	Due depositors .....	907,388 45
Cash balances .....	17,796 12	Interest collected .....	13,130 90
Due from banks and bankers ..	65,377 48		
Furniture, fixtures, etc. ....	3,898 88		
Expenses, taxes, etc. ....	12,108 95		
Total resources .....	\$1,220,519 35	Total liabilities .....	\$1,220,519 35

PEOPLE'S HOME SAVINGS BANK—SAN FRANCISCO. (Incorp.  
May 14, 1888.)

## JANUARY STATEMENT.

COLUMBUS WATERHOUSE, President.

B. O. CARR, Secretary.

Resources.		Liabilities.	
United States bonds .....	\$126,000 00	Capital paid in coin .....	\$333,333 33
Miscellaneous bonds and stocks .....	465,238 50	Reserve fund .....	5,000 00
Loans on real estate .....	918,862 65	Profit and loss and contingent fund .....	18,605 41
Loans on stocks, bonds, and warrants .....	114,075 00	Due depositors .....	1,694,456 23
Loans on personal security .....	140 00	Dividends unpaid .....	10,509 00
Money on hand .....	177,579 21		
Due from banks and bankers .....	232,928 79		
Furniture and fixtures .....	8,167 15		
Safe deposit vault .....	18,912 70		
Total resources .....	\$2,061,904 00	Total liabilities .....	\$2,061,904 00

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$333,333 33. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$33 33.

The names of the Directors, and number of shares of stock held by each, are as follows: Columbus Waterhouse, 300; Frank V. McDonald, 4,436; Isaac Upham, 50; D. S. Dorn, 151; F. D. Stadtmuller, 100; Jos. Winterburn, 30; O. F. Miner, 30. Total number of shares held by the Directors is 5,097 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$20,000 00	\$50,000 00
Fresno .....	371,070 31	1,130,074 00
Kern .....	10,100 00	36,025 00
Los Angeles .....	92,043 75	330,600 00
Marin .....	5,600 00	19,000 00
Merced .....	4,000 00	11,313 00
Monterey .....	7,500 00	21,650 00
Napa .....	3,000 00	8,535 00
Placer .....	600 00	3,500 00
San Bernardino .....	47,500 00	126,000 00
San Francisco .....	67,700 00	143,000 00
San Diego .....	86,700 00	371,910 00
San Luis Obispo .....	1,100 00	6,750 00
Santa Clara .....	12,000 00	34,000 00
Shasta .....	11,181 93	31,800 00
Sonoma .....	3,600 00	8,660 00
Solano .....	6,500 00	19,600 00
Stanislaus .....	10,000 00	30,000 00
Sutter .....	5,000 00	40,000 00
Tulare .....	23,250 00	71,167 00
Arizona Territory .....	43,750 00	193,800 00
State of Virginia .....	66,666 66	120,000 00
State of Washington .....	20,000 00	106,250 00
Totals .....	\$918,862 65	\$2,913,634 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles City 7 per cent bonds.....	\$26,500 00	\$27,125 00	\$30,000 00
United States 4 per cent bonds.....	105,000 00	123,000 00	126,000 00
Maricopa and Phoenix R. R. 6 per cent bonds.....	7,000 00	5,910 00	6,000 00
Mohawk Canal and Improvement Co. (guaranteed).....	133,000 00	133,000 00	133,000 00
Southern Pacific R. R. first mortgage bonds.....	100,000 00	100,000 00	101,000 00
Riverside Water Co. 6 per cent bonds.....	18,000 00	17,640 00	18,000 00
San Diego Cable R. R. 7 per cent bonds (guaranteed).....	50,000 00	50,000 00	50,000 00
Union Iron Works bonds.....	36,000 00	36,560 00	37,000 00
Sonoma County bonds.....	10,000 00	10,000 00	10,000 00
Pacific Bank stock.....	52,900 00	85,003 50	87,000 00
Totals.....	\$538,400 00	\$591,238 50	\$598,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
60 bonds San Gabriel Valley R. T. R. R. Co., and other securities.....	\$60,000 00	\$50,000 00	\$60,000 00
260 shares First National Bank, Reno, Nev.....	26,000 00	20,000 00	39,000 00
33 shares Spring Valley Waterworks.....	3,300 00	2,500 00	3,100 00
66 shares First National Bank, Winnemucca, Nevada.....	6,600 00	4,000 00	9,000 00
300 shares The Bancroft-Whitney Co., and other security.....	30,000 00	20,000 00	45,000 00
20 shares Mutual Savings Fund, Loan, and Building Association.....	4,000 00	900 00	1,600 00
20 bonds Nevada Salt and Borax Co., and other security.....	20,000 00	3,000 00	20,000 00
2 bonds Sonoma County.....	2,000 00	1,500 00	2,000 00
100 shares Central Milling Co., and security.....	10,000 00	5,000 00	10,000 00
1,345 shares The Bancroft Co., and security.....	134,500 00	3,500 00	55,000 00
1 bond Market St. R. R. Co.....	1,000 00	500 00	1,200 00
35 shares People's Home Savings Bank.....	1,167 00	1,150 00	1,200 00
15 shares Cosmopolitan Mutual Building and Loan Association.....	3,000 00	600 00	2,000 00
Time certificate of deposit, Pacific Bank.....	1,125 00	1,125 00	1,125 00
8 shares Lima National Bank, Lima, Ohio.....	800 00	300 00	1,000 00
Totals.....	\$303,492 00	\$114,075 00	\$251,220 00

Important collateral loans are made to moneyed institutions or to men of wealth, and are secured further by excellent indorsers and by guarantees representing many times the value of the loans.

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891.....	\$1,694,456 26
2. Number of deposit accounts open January 1, 1891.....	5,765
3. Number of deposit accounts opened during past year.....	4,479
4. Number of deposit accounts closed during past year.....	1,983
5. Amount deposited during past year.....	\$2,308,853 02
6. Amount withdrawn during past year.....	\$1,544,455 38
7. Amount of dividends or interest to depositors during past year.....	\$48,304 95
8. Rate per cent per annum of such dividends or interest	<div> <div></div> <div> Term.....5.52 per cent.  Ordinary.....4.60 per cent. </div> </div>
9. Amount of dividends to stockholders during past year.....	\$20,000 00
10. Rate per cent per annum of same on paid up capital.....	6 per cent.
11. Amount added to reserve fund during past year.....	\$5,000 00
12. Amount of gross earnings during past year.....	\$123,524 54
13. Amount of net earnings during past year.....	\$93,959 02
14. Number of deposits less than \$1,000.....	5,306
15. Number of deposits over \$1,000 and less than \$2,000.....	292
16. Number of deposits over \$2,000 and less than \$5,000.....	120
17. Number of deposits over \$5,000.....	47
18. Average amount of each deposit account January 1, 1891.....	\$259 43

## JULY STATEMENT.

Resources.		Liabilities.	
United States bonds.....	\$31,430 00	Capital paid in coin .....	\$333,333 33
Miscellaneous bonds and stocks.....	536,495 50	Reserve fund .....	25,000 00
Loans on real estate.....	875,080 17	Profit and loss and contin- gent fund .....	17,873 18
Loans on stocks, bonds, and warrants.....	428,769 95	Due depositors.....	1,843,520 22
Money on hand.....	111,160 28	Dividends unpaid.....	10,266 00
Due from banks and bankers..	168,157 82	Other liabilities.....	6,390 49
Furniture and fixtures.....	11,753 80		
Safe deposit vault.....	23,535 70		
Total resources.....	\$2,236,383 22	Total liabilities .....	\$2,236,383 22

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$333,333 33. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$33 33.

The names of the Directors, and number of shares of stock held by each, are as follows: Columbus Waterhouse, 300; Isaac Upham, 50; Frank V. McDonald, 3,355; R. H. McDonald, Jr., 121; D. S. Dorn, 150; F. D. Stadtmuller, 100; Joseph Winterburn, 30. Total number of shares held by the Directors is 4,106 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$19,875 00	\$40,000 00
Contra Costa.....	13,998 75	35,800 00
Fresno.....	274,701 73	881,224 00
Kern.....	10,100 00	36,025 00
Los Angeles.....	95,211 52	325,650 00
Marin.....	5,600 00	19,000 00
Merced.....	4,000 00	11,313 00
Monterey.....	7,500 00	21,650 00
Napa.....	3,000 00	8,535 00
Placer.....	600 00	3,500 00
San Bernardino.....	82,500 00	266,960 00
San Diego.....	84,721 66	334,060 00
San Francisco.....	89,250 00	196,075 00
San Luis Obispo.....	28,600 00	80,450 00
Santa Clara.....	12,000 00	34,000 00
Shasta.....	11,488 18	31,800 00
Solano.....	13,000 00	39,200 00
Sonoma.....	3,600 00	8,660 00
Stanislaus.....	10,000 00	30,000 00
Sutter.....	5,000 00	40,000 00
Tulare.....	23,250 00	71,167 00
Arizona Territory.....	43,750 00	175,000 00
State of Virginia.....	33,333 33	120,000 00
Totals.....	\$875,080 17	\$2,810,069 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles City 7 per cent bonds.....	\$26,500 00	\$27,125 00	\$28,000 00
Maricopa and Phoenix R. R. 6 per cent bonds..	7,000 00	5,910 00	7,000 00
Pacific Bank stock.....	85,700 00	137,628 00	140,000 00
Southern Pacific R. R. 5 per cent bonds.....	100,000 00	100,000 00	100,000 00
Mohawk Canal and Improvement Co. 6 per cent bonds (guaranteed).....	133,000 00	133,000 00	133,000 00
Riverside Water Co. 6 per cent bonds.....	18,000 00	17,640 00	18,000 00
United States 4 per cent bonds (coupon).....	13,000 00	15,430 00	15,430 00
United States 4 per cent bonds (registered)....	58,000 00	66,000 00	67,000 00
San Diego Cable R. R. 7 per cent bonds (guaranteed).....	50,000 00	50,000 00	50,000 00
Union Iron Works 6 per cent bonds.....	32,000 00	32,497 50	33,000 00
Mud Springs School District (Los Angeles Co.) 8 per cent bonds.....	4,000 00	4,000 00	4,000 00
Trinity County 5 per cent bonds.....	8,100 00	7,695 00	8,100 00
Los Angeles Consolidated Electric R. R. 6 per cent bonds.....	21,000 00	21,000 00	21,000 00
Totals.....	\$556,300 00	\$617,925 50	\$624,530 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
60 bonds San Gabriel Valley Rapid Transit R. R. Co., and other securities.....	\$60,000 00	\$50,000 00	\$60,000 00
260 shares First National Bank, Reno, Nevada..	26,000 00	20,000 00	39,000 00
66 shares First National Bank, Winnemucca, Nevada.....	6,600 00	4,000 00	9,000 00
300 shares The Bancroft-Whitney Co. ....	30,000 00	20,000 00	45,000 00
20 shares Mutual Savings Fund, Loan, and Building Association.....	4,000 00	900 00	1,600 00
20 bonds Nevada Salt and Borax Co., and other securities.....	20,000 00	3,000 00	20,000 00
1 bond Market Street Cable R. R. Co. ....	1,000 00	500 00	1,200 00
5 shares People's Home Savings Bank.....	166 65	150 00	170 00
150 bonds Los Angeles Consolidated Electric R. R. Co., and other securities.....	150,000 00	150,000 00	150,000 00
20 shares Germania Building and Loan Association.....	4,000 00	300 00	500 00
50 bonds Electric Rapid Transit Co., Topeka, Kansas, and other securities.....	50,000 00	25,019 95	50,000 00
1,500 shares Northern California Development Co., and other securities.....	37,500 00	4,000 00	10,000 00
187 bonds Northern R. R. Co. of California, and other securities.....	187,000 00	150,000 00	190,740 00
15 shares Cosmopolitan Mutual Building and Loan Association.....	3,000 00	900 00	2,000 00
Totals.....	\$579,266 65	\$428,769 95	\$579,210 00

## BANK COMMISSIONERS' EXAMINATION. (October 28, 1890.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$553,238 50	Capital paid up.....	\$333,333 33
Loans on real estate.....	731,342 70	Reserve fund.....	5,000 00
Loans on stocks, bonds, etc.....	220,890 00	Due depositors.....	1,649,624 27
Cash balances.....	12,728 34	Interest collected.....	24,034 60
Due from banks and bankers.....	485,470 48	Rents, exchange, etc.....	86 85
Furniture, fixtures, etc.....	5,667 15	Dividends unpaid.....	515 00
Expenses, taxes, etc.....	6,654 66	Profit and loss.....	13,122 51
Safe deposit vault.....	12,762 70	Taxes and insurance.....	3,037 97
Total resources.....	\$2,028,754 53	Total liabilities.....	\$2,028,754 53

## SAN FRANCISCO SAVINGS UNION. (Incorp. June 18, 1862.)

## JANUARY STATEMENT.

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$100,000 00	Capital paid in coin.....	\$850,000 00
Real estate taken for debt.....	68,312 51	Reserve fund.....	58,523 97
Miscellaneous bonds, stocks, and warrants.....	2,074,979 33	Profit and loss and contingent fund.....	373,719 40
Loans on real estate.....	17,842,888 86	Due depositors.....	21,898,048 43
Loans on stocks, bonds, and warrants.....	2,329,489 25	Other liabilities.....	75,075 18
Money on hand.....	171,113 02		
Due from banks and bankers.....	667,584 01		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$23,255,366 98	Total liabilities.....	\$23,255,366 98

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$850,000; amount paid in coin is \$850,000. The total number of shares of stock issued is 3,400 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: Albert Miller, 170; George W. Beaver, 40; George C. Boardman, 24; Joseph G. Eastland, 75; W. C. B. de Fremery, 58; Thomas Magee, 28; Daniel E. Martin, 80; Charles Pace, 126; E. B. Pond, 50. Total number of shares held by the Directors is 651 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda.....	\$1,621 74
Colusa and Yolo.....	29,361 62
Napa and Solano.....	2,593 08
San Mateo.....	34,736 07
Totals.....	\$68,312 51

The aggregate value of this real estate is believed to be about equal to the total amount at which it stands debited, to wit: \$68,312 51. It is impossible to state its value more definitely.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$5,462,348 86
Alameda.....	1,502,148 00
Butte.....	130,207 00
Colusa.....	598,622 00
Contra Costa.....	273,615 00
Fresno.....	1,154,689 00
Kern.....	132,211 00
Los Angeles.....	405,557 00
Marin.....	654,610 00
Mendocino.....	4,323 00
Merced.....	422,115 00
Monterey.....	118,977 00
Napa.....	59,721 00
Placer.....	49,320 00
Sacramento.....	41,371 00
San Bernardino.....	815,362 00
San Benito.....	183,751 00
San Diego.....	433,881 00
San Joaquin.....	239,092 00
San Luis Obispo.....	672,106 00
San Mateo.....	47,838 00
Santa Barbara.....	365,487 00
Santa Clara.....	222,315 00
Santa Cruz.....	2,000 00
Shasta.....	8,573 00
Siskiyou.....	103,474 00
Solano.....	132,582 00
Sonoma.....	78,124 00
Stanislaus.....	926,330 00
Tehama.....	460,303 00
Tulare.....	1,835,465 00
Ventura.....	165,543 00
Yolo.....	86,434 00
Yuba.....	54,394 00
Totals.....	\$17,842,888 86

The loans of this bank on real estate are secured by mortgages made direct to, or which have been assigned to, the corporation, or by deeds of trust in which the corporation is described as "the party of the third part;" such mortgages, assignments, and deeds of trust being in all cases of record in the respective counties.

The names of the Trustees holding these real estate securities are: either C. Adolph Low and Alexander Campbell, Sr., or James de Fremery and Alexander Campbell, Sr., or Albert Miller and Alexander Campbell, Sr., or Henry C. Campbell and Thaddeus B. Kent.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of quasi-public and industrial corporations.....	\$2,030,586 00	\$2,072,056 00	\$2,077,801 00
Warrants of the counties of the State of California.....	4,000 00	2,923 33	4,000 00
Totals.....	\$2,034,586 00	\$2,074,979 33	\$2,081,801 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations .....	\$2,119,032 00	\$1,484,236 25	\$2,109,372 00
Shares of capital stock of quasi-public and industrial corporations .....	5,214,100 00	845,253 00	3,117,800 00
Totals .....	\$7,333,132 00	\$2,329,489 25	\$5,227,172 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$21,898,048 43
2. Number of deposit accounts open January 1, 1891 .....	18,104
3. Number of deposit accounts opened during past year .....	6,112
4. Number of deposit accounts closed during past year .....	4,544
5. Amount deposited during past year .....	\$14,932,555 36
6. Amount withdrawn during past year .....	\$12,859,051 51
7. Amount of dividends or interest to depositors during past year .....	\$1,018,094 25
8. Rate per cent per annum of such dividends or interest	<div> <div>Term .....</div> <div>Ordinary .....</div> </div> 5.4 per cent. 4.5 per cent.
9. Amount of dividends to stockholders during past year .....	\$51,000 00
10. Rate per cent per annum of same on paid up capital .....	6 per cent.
11. Amount added to reserve and other funds during past year .....	\$61,597 26
12. Amount of gross earnings during past year .....	\$1,431,333 77
13. Amount of net earnings during past year .....	\$1,130,691 51
18. Average amount of each deposit account January 1, 1891 .....	\$1,209 57

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$201,500 00	Capital paid in coin .....	\$850,000 00
Real estate taken for debt ..	91,691 44	Reserve fund .....	64,409 71
Miscellaneous bonds, stocks, and warrants .....	2,171,250 33	Profit and loss and contingent fund .....	432,225 06
Loans on real estate .....	18,880,183 16	Due depositors .....	23,311,061 09
Loans on stocks, bonds, and warrants .....	2,820,789 54	Dividends unpaid .....	3,358 63
Money on hand .....	286,015 84	Balance of sundry accounts in process of settlement ..	22,333 53
Due from banks and bankers ..	354,852 19	State, city, and county taxes — balance undischarged .....	123,894 48
Furniture and fixtures .....	1,000 00		
Total resources .....	\$24,807,282 50	Total liabilities .....	\$24,807,282 50

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$850,000; amount paid in coin is \$850,000. The total number of shares of stock issued is 3,400 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: Albert Miller, 170; Geo. W. Beaver, 32; George C. Boardman, 24; Jos. G. Eastland, 75; W. C. B. de Fremery, 58; Thomas Magee, 29; Daniel E. Martin, 80; Charles Pace, 126; E. B. Pond, 50. Total number of shares held by the Directors is 644 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda .....	\$1,161 72
Colusa and Yolo .....	28,963 80
Napa and Solano .....	2,593 08
San Diego .....	9,960 40
San Luis Obispo .....	8,771 52
San Mateo .....	34,736 07
Tehama .....	5,239 95
Napa .....	255 90
Totals .....	\$91,691 44

The aggregate value of this real estate is believed to be about equal to the total amount at which it stands debited, to wit: \$91,691 44. It is impossible to state its value more definitely.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$5,456,803 98
Alameda .....	1,693,601 03
Butte .....	135,250 00
Colusa .....	640,438 67
Contra Costa .....	270,886 30
Fresno .....	1,189,457 80
Kern .....	128,500 17
Lake .....	10,225 00
Los Angeles .....	403,782 12
Marin .....	668,092 18
Mendocino .....	4,474 55
Merced .....	424,253 68
Monterey .....	157,297 23
Napa .....	59,968 54
Placer .....	47,100 00
Sacramento .....	220,082 35
San Benito .....	180,544 12
San Bernardino .....	807,746 16
San Diego .....	454,734 34
San Joaquin .....	318,126 85
San Luis Obispo .....	646,991 69
San Mateo .....	95,701 85
Santa Barbara .....	382,639 49
Santa Clara .....	268,622 05
Santa Cruz .....	2,079 98
Shasta .....	47,787 95
Siskiyou .....	125,076 21
Solano .....	149,739 95
Sonoma .....	73,932 36
Stanislaus .....	1,121,762 13
Tehama .....	436,053 70
Tulare .....	1,873,511 91
Ventura .....	180,287 05
Yolo .....	87,788 72
Yuba .....	56,892 77
Totals .....	\$18,880,183 16

The loans of this bank on real estate are secured by mortgages made direct to, or which have been assigned to, this corporation, or by deeds of trust in which the corporation is described as "the party of the third part;" such mortgages, assignments, and deeds of trust being in all cases of record in the respective counties.

The names of the Trustees holding these real estate securities are either C. Adolph Low and Alex. Campbell, Sr., or Jas. de Fremery and Alex. Campbell, Sr., or Albert Miller and Alex. Campbell, Sr., or Henry C. Campbell and Thaddeus B. Kent.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of quasi-public and industrial corporations	\$2,135,257 00	\$2,168,327 00	\$2,168,327 00
Warrants of counties of California	4,000 00	2,923 33	4,000 00
Totals	\$2,139,257 00	\$2,171,250 33	\$2,172,327 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
State, city, and county bonds	\$40,000 00	\$36,000 00	\$42,000 00
Bonds and promissory notes of quasi-public and industrial corporations	2,260,455 00	1,536,541 50	2,279,360 00
Shares of capital stock of quasi-public and industrial corporations	5,663,600 00	1,248,248 04	5,288,153 00
Totals	\$7,964,055 00	\$2,820,789 54	\$7,609,513 00

## BANK COMMISSIONERS' EXAMINATION. (October 25, 1890.)

Resources.		Liabilities.	
Bank premises	\$100,000 00	Capital paid up	\$850,000 00
Other real estate	76,130 47	Reserve fund and contingent fund	393,955 74
Invested in stocks, bonds, and warrants	2,125,865 33	Due depositors	21,570,426 10
Loans on real estate	17,616,533 46	Interest collected	449,038 86
Loans on bonds and deposits	2,615,141 75	Rents, exchange, etc.	2,369 55
Cash balances	176,297 98	Dividends unpaid	6,073 19
Due from banks and bankers	680,491 48	Other liabilities	23,775 18
Furniture, fixtures, etc.	1,000 00	Taxes not yet payable	115,546 62
Expenses, taxes, etc.	18,207 78		
Other assets	1,516 99		
Total resources	\$23,411,185 24	Total liabilities	\$23,411,185 24



## SAVINGS AND LOAN SOCIETY—SAN FRANCISCO. (Incorp. July 23, 1857.)

## JANUARY STATEMENT.

SAMUEL C. BIGELOW, President.

CYRUS W. CARMANY, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$192,092 70	Capital paid in coin .....	\$750,000 00
Real estate taken for debt .....	351,325 00	Reserve fund .....	90,000 00
Miscellaneous bonds and stocks.....	1,588,838 69	Profit and loss and contingent fund .....	58,170 17
Loans on real estate .....	2,081,350 24	Due depositors.....	4,697,427 86
Loans on stocks, bonds, and warrants.....	1,134,513 36	Dividends unpaid.....	14,800 00
Money on hand.....	170,435 53	Other liabilities.....	1,186 38
Due from banks and bankers.....	53,595 39		
Furniture and fixtures.....	500 00		
Other assets .....	38,933 50		
Total resources.....	\$5,611,584 41	Total liabilities .....	\$5,611,584 41

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$750,000. The total number of shares of stock issued 10,000 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Bigelow, 500; I. Hyde, 700; W. A. Aldrich, 1,100; Horace Davis, 500; Arthur A. Smith, 200; A. N. Drown, 210; F. H. Woods, 300; George E. Goodman, 326; E. W. Burr, 1,348. Total number of shares held by the Directors is 5,184 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$65,050 00	} \$351,325 00
Alameda.....	30,225 00	
Contra Costa.....	255,800 00	
Napa .....	250 00	
Totals .....	\$351,325 00	\$351,325 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$1,031,498 50	\$5,078,000 00
Alameda.....	118,837 93	
Butte.....	32,500 00	
Contra Costa.....	43,850 27	
Fresno.....	15,000 00	
Kern.....	7,200 00	
Los Angeles.....	164,215 50	
Marin.....	17,500 00	
Mendocino.....	28,500 00	
Mariposa.....	7,000 00	
Merced.....	56,001 61	
Napa.....	28,000 00	
Orange.....	16,734 61	
San Diego.....	40,002 00	
San Joaquin.....	34,500 00	
San Mateo.....	36,500 00	
Santa Barbara.....	36,399 00	
Santa Clara.....	35,750 00	
Solano.....	2,500 00	
Sonoma.....	26,048 00	
Stanislaus.....	21,002 52	
Tulare.....	2,871 60	
Ventura.....	35,646 96	
Colusa.....	25,000 00	
San Bernardino.....	5,809 49	
State of Oregon.....	212,482 25	
Totals.....	\$2,081,350 24	\$5,078,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county bonds.....	\$484,965 26	\$478,829 95	\$490,000 00
Bonds of Spring Valley Waterworks, Pacific Rolling Mills, Contra Costa Waterworks, etc.	871,000 00	882,457 74	893,000 00
Stocks of solvent incorporated companies.....	286,000 00	227,551 00	240,000 00
Totals.....	\$1,641,965 26	\$1,588,838 69	\$1,623,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water stocks and bonds.....	\$564,150 00	\$424,044 00	\$705,000 00
City and county bonds.....	46,600 00	43,625 00	50,000 00
Railroad bonds and stocks.....	905,100 00	357,245 00	552,000 00
Bonds and stocks and evidence of indebted- ness of various solvent industrial corpora- tions.....	543,120 00	309,599 36	450,000 00
Totals.....	\$2,058,970 00	\$1,134,513 36	\$1,757,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$4,697,427 86
2. Number of deposit accounts open January 1, 1891 .....	4,401
3. Number of deposit accounts opened during past year .....	1,161
4. Number of deposit accounts closed during past year .....	1,006
5. Amount deposited during past year .....	\$2,048,953 25
6. Amount withdrawn during past year .....	\$1,603,148 91
7. Amount of dividends or interest to depositors during past year.....	\$209,625 73
8. Rate per cent per annum of such dividends or interest .....	<div> <div>Term .....</div> <div>January 1, 1891, 5.40 per cent.</div> </div> <div> <div>Ordinary .....</div> <div>July 1, 1890, 5.10; January 1, 1891, 4.50 per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	\$55,000 00
10. Rate per cent per annum of same on paid up capital .....	7½ per cent.
11. Amount added to reserve fund during past year .....	\$35,000 00
12. Amount of gross earnings during past year .....	\$354,081 56
13. Amount of net earnings during past year .....	\$300,553 34
14. Number of deposits less than \$1,000 .....	3,386
15. Number of deposits over \$1,000 and less than \$2,000 .....	458
16. Number of deposits over \$2,000 and less than \$5,000 .....	383
17. Number of deposits over \$5,000 .....	174
18. Average amount of each deposit account January 1, 1891.....	\$1,067 35

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$232,879 05	Capital paid in coin .....	\$750,000 00
Real estate taken for debt .....	351,325 00	Reserve fund .....	104,000 00
Miscellaneous bonds and stocks .....	1,671,355 39	Profit and loss and contin- gent fund .....	47,723 97
Loans on real estate .....	2,564,643 54	Due depositors .....	5,321,958 87
Loans on stocks, bonds, and warrants .....	1,265,740 96	Dividends unpaid .....	12,260 00
Money on hand .....	105,958 34	Other liabilities .....	1,195 88
Due from banks and bankers .....	23,820 44		
Furniture and fixtures .....	6,068 00		
Other assets .....	15,347 50		
Total resources .....	\$6,237,138 22	Total liabilities .....	\$6,237,138 22

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$750,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Bigelow, 500; Isaac Hyde, 700; W. A. Aldrich, 1,100; Horace Davis, 500; Arthur A. Smith, 200; A. N. Drown, 210; F. H. Woods, 300; Geo. E. Goodman, 320; E. W. Burr, 1,348. Total number of shares held by the Directors is 5,184 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$65,050 00	} \$351,325 00
Alameda .....	30,225 00	
Contra Costa .....	255,800 00	
Napa .....	250 00	
Totals .....	\$351,325 00	\$351,325 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$1,198,645 32	\$6,500,000 00
Alameda .....	108,557 41	
Butte .....	59,500 00	
Contra Costa .....	49,700 28	
Fresno .....	18,000 00	
Kern .....	7,200 00	
Los Angeles .....	164,500 00	
Marin .....	20,000 00	
Mendocino .....	28,500 00	
Mariposa .....	7,000 00	
Merced .....	56,001 61	
Napa .....	28,000 00	
Orange .....	3,004 80	
San Diego .....	40,002 00	
San Joaquin .....	34,500 00	
San Mateo .....	42,260 00	
Santa Barbara .....	36,300 00	
Santa Clara .....	35,750 00	
Solano .....	8,500 00	
Sonoma .....	26,048 00	
Stanislaus .....	10,002 52	
Tulare .....	5,271 60	
Ventura .....	35,600 00	
Colusa .....	50,000 00	
San Bernardino .....	7,000 00	
State of Oregon .....	427,800 00	
State of Washington .....	57,000 00	
Totals .....	\$2,564,643 34	\$6,500,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county bonds and warrants .....	\$576,272 38	\$574,601 89	\$590,000 00
Bonds of Spring Valley Waterworks, Pacific Rolling Mills, Contra Costa Waterworks, etc. ....	854,000 00	863,452 50	875,000 00
Stocks of solvent incorporated companies .....	296,000 00	233,301 00	245,000 00
Totals .....	\$1,726,272 38	\$1,671,355 39	\$1,710,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds .....	\$641,550 00	\$490,699 00	\$800,000 00
Gas and water bonds and stocks .....	152,500 00	104,900 00	165,000 00
Railroad bonds and stocks .....	925,100 00	376,315 00	570,000 00
Bonds and stocks and evidences of indebted- ness of various solvent industrial corporations .....	524,220 00	293,826 96	435,000 00
Totals .....	\$2,243,370 00	\$1,265,740 96	\$1,970,000 00



## BANK COMMISSIONERS' EXAMINATION. (November 1, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$180,000 00	Capital paid up.....	\$750,000 00
Other real estate.....	399,057 83	Reserve fund.....	75,000 00
Invested in stocks, bonds, and warrants.....	1,586,185 02	Due depositors.....	4,569,594 16
Loans on real estate.....	1,795,682 91	Interest collected.....	80,138 79
Loans on stocks and bonds.....	1,295,753 51	Dividends unpaid.....	1,102 52
Cash balances.....	192,166 15	Profit and loss.....	55,368 63
Due from banks and bankers.....	76,618 07	Other liabilities.....	3,749 99
Furniture, fixtures, etc.....	500 00		
Expenses, taxes, etc.....	8,990 60		
Total resources.....	\$5,534,954 09	Total liabilities.....	\$5,534,954 09

## SECURITY SAVINGS BANK—SAN FRANCISCO. (Incorp. March 2, 1871.)

## JANUARY STATEMENT.

WINFIELD S. JONES, Vice-President.

S. L. ABBOTT, JR., Secretary.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$106,492 09	Capital paid in coin.....	\$150,000 00
Loans on real estate.....	2,109,619 71	Due depositors.....	2,573,825 91
Loans on stocks, bonds, and warrants.....	537,601 15	Other liabilities.....	157,435 37
Loans on other securities (grain, etc.).....	53,250 00		
Money on hand.....	19,034 25		
Due from banks and bankers.....	55,037 08		
Furniture and fixtures.....	150 00		
Other assets.....	77 00		
Total resources.....	\$2,881,261 28	Total liabilities.....	\$2,881,261 28

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 30; William Babcock, 20; Adam Grant, 20; W. S. Jones, 75; A. K. P. Harmon, 10; H. H. Hewlett, 10; Jerome Lincoln, 90; D. O. Mills, 30; D. C. McRuer, 20. Total number of shares held by the Directors is 305 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$136,600 00	\$296,000 00
Butte .....	31,000 00	60,000 00
Colusa .....	71,000 00	249,200 00
Contra Costa .....	11,500 00	44,000 00
Calaveras .....	11,500 00	35,000 00
Fresno .....	84,900 00	210,000 00
Los Angeles .....	246,500 00	665,500 00
Marin .....	90,597 02	240,000 00
Monterey .....	50,000 00	244,000 00
Merced .....	19,500 00	52,000 00
Mendocino .....	49,800 00	131,000 00
Napa .....	48,500 00	110,000 00
Orange .....	8,500 00	32,000 00
Placer .....	5,000 00	18,000 00
Santa Clara .....	35,000 00	80,000 00
San Benito .....	43,000 00	149,500 00
San Francisco .....	670,097 69	1,638,500 00
San Joaquin .....	41,600 00	107,000 00
San Luis Obispo .....	13,000 00	35,000 00
San Mateo .....	36,750 00	115,000 00
Stanislaus .....	19,000 00	55,000 00
Solano .....	68,750 00	192,000 00
Sonoma .....	76,425 00	190,000 00
Sutter .....	16,500 00	42,000 00
Tulare .....	2,100 00	7,000 00
Yuba .....	30,000 00	95,000 00
State of Washington .....	192,500 00	543,000 00
Totals .....	\$2,109,619 71	\$5,635,700 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City, county, and Territory bonds and warrants .....	\$63,492 09	\$63,492 09	\$67,357 09
Railroad stock and bonds .....	20,000 00	15,000 00	15,600 00
Contra Costa Water Co. bonds .....	18,000 00	18,000 00	18,450 00
California Wire Works bonds .....	10,000 00	10,000 00	10,000 00
Totals .....	\$111,492 09	\$106,492 09	\$111,407 09

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City, county, and Territory bonds .....	\$46,500 00	\$21,281 15	\$51,500 00
Railroad stock and bonds .....	159,700 00	57,500 00	76,770 00
Water stock and bonds .....	184,700 00	114,120 00	173,354 00
Bank stock .....	313,400 00	240,350 00	419,020 00
Gas stock and bonds .....	61,000 00	25,550 00	36,490 00
Insurance stock .....	21,000 00	13,000 00	24,350 00
Miscellaneous stock and bonds .....	73,500 00	55,800 00	73,100 00
Security Savings Bank books .....	18,306 00	10,000 00	18,306 00
Totals .....	\$878,106 00	\$537,601 15	\$872,890 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$143,100 00	\$311,000 00
Butte.....	31,000 00	60,000 00
Colusa.....	76,000 00	261,200 00
Contra Costa.....	11,500 00	44,000 00
Calaveras.....	11,500 00	35,000 00
Fresno.....	84,200 00	210,000 00
Los Angeles.....	269,400 00	765,500 00
Marin.....	88,995 79	252,000 00
Monterey.....	49,000 00	244,000 00
Merced.....	19,500 00	52,000 00
Mendocino.....	35,800 00	111,000 00
Napa.....	46,500 00	110,000 00
Orange.....	8,500 00	32,000 00
Placer.....	5,000 00	18,000 00
Santa Clara.....	40,500 00	95,000 00
San Benito.....	43,000 00	149,500 00
San Francisco.....	754,954 64	1,862,600 00
San Joaquin.....	44,100 00	112,000 00
San Luis Obispo.....	13,000 00	35,000 00
San Mateo.....	57,750 00	175,000 00
Stanislaus.....	19,000 00	55,000 00
Solano.....	37,750 00	103,000 00
Sonoma.....	76,425 00	190,000 00
Sutter.....	16,500 00	42,000 00
Tulare.....	2,100 00	7,000 00
Yuba.....	30,000 00	95,000 00
State of Washington.....	168,500 00	400,000 00
Totals.....	\$2,183,575 43	\$5,826,800 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City, county, and Territory bonds and warrants.....	\$64,894 11	\$64,279 81	\$66,342 50
Railroad stock and bonds.....	20,000 00	14,500 00	14,600 00
Contra Costa Water Company bonds.....	18,000 00	18,000 00	18,450 00
California Wire Works bonds.....	10,000 00	10,000 00	10,000 00
Pacific Rolling Mills bonds.....	7,000 00	7,000 00	7,000 00
Totals.....	\$119,894 11	\$113,779 81	\$116,392 50

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City, county, and Territory bonds and warrants.....	\$93,300 00	\$82,195 15	\$96,810 00
Railroad stock and bonds.....	184,700 00	76,100 00	98,095 00
Water stock.....	277,800 00	192,655 00	268,656 00
Bank stock.....	292,400 00	265,850 00	418,305 00
Gas and electric light stock and bonds.....	137,000 00	68,250 00	98,700 00
Insurance stock.....	21,000 00	10,500 00	33,000 00
Miscellaneous stock.....	44,500 00	34,800 00	53,300 00
Savings bank books.....	51,925 00	32,000 00	51,925 00
Totals.....	\$1,102,625 00	\$762,350 15	\$1,118,791 00



## BANK COMMISSIONERS' EXAMINATION. (September 4, 1890.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$107,418 49	Capital paid up.....	\$150,000 00
Loans on real estate.....	1,973,932 14	Reserve fund.....	142,209 73
Loans on bonds and stocks.....	740,651 15	Due depositors.....	2,553,776 76
Cash balances.....	12,960 30	Interest collected.....	23,700 47
Due from banks and bankers.....	49,808 89	Other liabilities.....	15,797 10
Furniture, fixtures, etc.....	150 00		
Expenses.....	2,806 12		
Other assets.....	756 97		
Total resources.....	\$2,888,484 06	Total liabilities.....	\$2,888,484 06

## ALAMEDA SAVINGS BANK. (Incorp. January 17, 1890.)

## JANUARY STATEMENT.

H. SEVENING, President.

J. E. BAKER, Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$139,436 33	Capital paid in coin.....	\$30,600 00
Money on hand.....	5,632 22	Reserve fund.....	278 02
Furniture and fixtures.....	228 00	Profit and loss and contingent fund.....	4,472 64
Expenses.....	195 75	Due depositors.....	107,805 04
Taxes.....	211 23	Due banks and bankers.....	3,147 83
Total resources.....	\$145,703 53	Total liabilities.....	\$145,703 53

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Seving, 20; Dell Linderman, 25; R. R. Thompson, 100; Jos. Knowland, 100; D. L. Randolph, 100; Columbus Bartlett, 25; A. Schroeder, 10. Total number of shares held by the Directors is 380 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$139,436 33	\$280,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891.....	\$107,805 04
2. Number of deposit accounts open January 1, 1891.....	404
3. Number of deposit accounts opened during past year.....	481
4. Number of deposit accounts closed during past year.....	77
5. Amount deposited during past year.....	\$174,524 30
6. Amount withdrawn during past year.....	\$66,719 26
7. Amount of dividends or interest to depositors during past year.....	\$2,376 77
8. Rate per cent per annum of such dividends or interest—Term.....	5½ per cent.
9. Amount of dividends to stockholders during past year.....	\$900 00
10. Rate per cent per annum of same on paid up capital.....	6 per cent.
11. Amount added to reserve fund during past year.....	\$1,207 69
12. Amount of gross earnings during past year.....	\$6,034 66
13. Amount of net earnings during past year.....	\$4,514 88
14. Number of deposits less than \$1,000.....	379
15. Number of deposits over \$1,000 and less than \$2,000.....	14
16. Number of deposits over \$2,000 and less than \$5,000.....	9
17. Number of deposits over \$5,000.....	2
18. Average amount of each deposit account January 1, 1891.....	\$266 84

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate.....	\$236,926 64	Capital paid in coin.....	\$36,850 00
Money on hand.....	6,092 50	Reserve fund.....	532 08
Due from banks and bankers..	3,865 10	Profit and loss and contin-	
Furniture and fixtures.....	228 00	gent fund.....	7,581 05
Expenses.....	1,116 80	Due depositors.....	203,035 41
		Dividends unpaid.....	180 00
		Other liabilities.....	50 50
Total resources.....	\$248,229 04	Total liabilities.....	\$248,229 04

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$36,850. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$36 85.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevensing, 20; Dell Linderman, 25; R. R. Thompson, 100; Joseph Knowland, 100; D. L. Randolph, 100; Columbus Bartlett, 25; A. Schroeder, 10. Total number of shares held by the Directors is 380 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$236,926 64	\$480,000 00

## BANK COMMISSIONERS' EXAMINATION. (January 19, 1891.)

Resources.		Liabilities.	
Loans on real estate.....	\$140,938 00	Capital paid up.....	\$50,000 00
Cash balances.....	269 26	Reserve fund.....	532 08
Due from banks and bankers..	2,402 11	Due depositors.....	111,608 66
Furniture, fixtures, etc.....	228 00	Interest collected.....	549 52
Expenses, taxes, etc.....	1 00	Dividends unpaid.....	472 50
		Profit and loss.....	675 61
Total resources.....	\$143,838 37	Total liabilities.....	\$143,838 37

## HOME SAVINGS BANK—EUREKA. (Incorp. October 21, 1889.)

## JANUARY STATEMENT.

I. CULLBERG, President.

ED. EVERDING, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$146,872 00	Capital paid in coin.....	\$50,000 00
Money on hand.....	14,102 25	Reserve fund.....	65 73
Furniture and fixtures.....	1,149 80	Due depositors.....	113,522 85
Expenses.....	909 53		
Taxes.....	555 00		
Total resources.....	\$163,588 58	Total liabilities .....	\$163,588 58

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: I. Cullberg, 50; J. W. Henderson, 100; N. Bullock, 20; I. A. Russ, 50; Frank Ellery, 20. Total number of shares held by the Directors is 240 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$146,872 00	\$265,500 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891.....	\$113,522 85
2. Number of deposit accounts open January 1, 1891 .....	414
3. Number of deposit accounts opened during past year .....	509
4. Number of deposit accounts closed during past year .....	171
5. Amount deposited during past year .....	\$166,955 14
6. Amount withdrawn during past year.....	\$67,864 29
7. Amount of dividends or interest to depositors during past year.....	\$2,287 61
8. Rate per cent per annum of such dividends or interest—Term.....	4 per cent.
9. Amount of dividends to stockholders during past year.....	\$1,000 00
10. Rate per cent per annum of same on paid up capital.....	2 per cent.
11. Amount added to reserve fund during past year.....	\$65 73
12. Amount of gross earnings during past year .....	\$10,461 31
13. Amount of net earnings during past year .....	\$5,907 52
14. Number of deposits less than \$1,000 .....	387
15. Number of deposits over \$1,000 and less than \$2,000 .....	22
16. Number of deposits over \$2,000 and less than \$5,000.....	5
18. Average amount of each deposit account January 1, 1891.....	\$274 21

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$179,304 50	Capital paid in coin .....	\$50,000 00
Money on hand.....	4,003 52	Reserve fund .....	65 73
Due from banks and bankers..	12,000 00	Profit and loss and contin-	
Furniture and fixtures.....	1,149 80	gent fund .....	682 94
Taxes.....	150 00	Due depositors.....	145,859 15
Total resources.....	\$196,607 82	Total liabilities .....	\$196,607 82

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: I. Cullberg, 50; J. W. Henderson, 100; N. Bullock, 20; I. A. Russ, 50; Frank Ellery, 20. Total number of shares held by the Directors is 240 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$179,304 50	\$299,000 00

## BANK COMMISSIONERS' EXAMINATION. (December 16, 1890.)

Resources.		Liabilities.	
Loans on real estate .....	\$143,972 00	Capital paid up .....	\$50,000 00
Cash balances .....	11,055 46	Reserve fund .....	65 73
Furniture, fixtures, etc. ....	1,149 80	Due depositors .....	105,511 30
Expenses, taxes, etc. ....	1,506 60	Interest collected .....	2,106 83
Total resources .....	\$157,683 86	Total liabilities .....	\$157,683 86

THE SAVINGS BANK OF HUMBOLDT COUNTY—EUREKA.  
(Incorp. October 4, 1889.)

## JANUARY STATEMENT.

WILLIAM CARSON, President. J. K. DOLLISON, Vice-President. C. P. SOULÉ, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$110,804 25	Capital paid in coin .....	\$50,000 00
Money on hand .....	8,931 43	Profit and loss and contin-	
Due from banks and bankers ..	25,690 96	gent fund .....	1,205 23
Expenses .....	10 31	Due depositors .....	94,231 72
Total resources .....	\$145,436 95	Total liabilities .....	\$145,436 95

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 50; J. K. Dollison, 100; Allen A. Curtis, 50; Alex. Cormick, 50; Robert Porter, 50; A. Berding, 20; C. P. Soulé, 40. Total number of shares held by the Directors is 360 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$110,804 25	\$226,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$94,231 72
2. Number of deposit accounts open January 1, 1891 .....	408
3. Number of deposit accounts opened during past six months .....	475
4. Number of deposit accounts closed during past six months .....	67
5. Amount deposited during past six months .....	\$111,699 06
6. Amount withdrawn during past six months .....	\$17,467 34
7. Amount of dividends or interest to depositors during past six months (declared January 5, 1891; not yet entered) .....	\$808 26
8. Rate per cent per annum of such dividends or interest—Ordinary .....	4 per cent.
11. Amount added to reserve fund during past six months .....	\$67 65
12. Amount of gross earnings during past six months .....	\$1,836 22
13. Amount of net earnings during past six months .....	\$1,205 23
14. Number of deposits less than \$1,000 .....	393
15. Number of deposits over \$1,000 and less than \$2,000 .....	11
16. Number of deposits over \$2,000 and less than \$5,000 .....	2
17. Number of deposits over \$5,000 .....	2
18. Average amount of each deposit account January 1, 1891 .....	\$230 96

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$169,718 00	Capital paid in coin .....	\$50,000 00
Money on hand .....	2,294 35	Reserve fund .....	67 65
Due from banks and bankers .....	6,000 00	Profit and loss and contin- gent fund .....	2,436 41
Expenses .....	38 26	Due depositors .....	125,546 55
Total resources .....	\$178,050 61	Total liabilities .....	\$178,050 61

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Carson, 50; J. K. Dollison, 100; Allen A. Curtis, 50; Alex. Cormick, 50; Robert Porter, 50; A. Berding, 20; C. P. Soulé, 40. Total number of shares held by the Directors is 360 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$169,718 00	\$346,900 00

## BANK COMMISSIONERS' EXAMINATION. (December 13, 1890.)

Resources.		Liabilities.	
Loans on real estate .....	\$106,016 25	Capital paid up .....	\$50,000 00
Cash balances .....	7,377 89	Due depositors .....	82,956 53
Due from banks and bankers ..	19,690 96	Interest collected .....	687 40
Expenses, taxes, etc. ....	254 26	Profit and loss .....	4 00
Other assets .....	309 04	Other liabilities .....	47
Total resources .....	\$133,648 40	Total liabilities .....	\$133,648 40

## FRESNO LOAN AND SAVINGS BANK. (Incorp. January 24, 1884.)

## JANUARY STATEMENT.

J. G. JAMES, President.

W. H. MCKENZIE, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$122,859 47	Capital paid in coin .....	\$300,000 00
County warrants .....	6,906 32	Reserve fund .....	10,000 00
Loans on real estate .....	456,571 59	Due depositors .....	578,591 55
Money on hand .....	97,969 43	Exchange .....	80 02
Due from banks and bankers ..	186,835 06	Interest .....	6,111 26
Furniture and fixtures .....	2,973 64	Certified checks .....	170 00
Expenses .....	9,167 30		
Taxes .....	8,192 12		
Other assets .....	23,810 96		
Total resources .....	\$894,952 83	Total liabilities .....	\$894,952 83

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. G. James, 1,297; A. M. Clark, 50; J. R. White, 109; T. J. Duncan, 35; J. W. Ferguson, 83; C. G. Sayle, 10. Total number of shares held by the Directors is 1,584 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$456,571 59	\$1,369,714 77

1. Total deposits January 1, 1891 .....	\$578,591 55
2. Number of deposit accounts open January 1, 1891 .....	1,114
3. Number of deposit accounts opened during past year .....	1,124
4. Number of deposit accounts closed during past year .....	896
5. Amount deposited during past year .....	\$3,446,231 42
6. Amount withdrawn during past year .....	\$3,426,981 38
7. Amount of dividends or interest to depositors during past year .....	\$7,549 66
8. Rate per cent per annum of such dividends or interest .....	<div> <div>Term .....</div> <div>Ordinary .....</div> </div> <div> <div>6 per cent.</div> <div>6 per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	\$36,000 00
10. Rate per cent per annum of same on paid up capital .....	12 per cent.
11. Amount added to reserve fund during past year .....	\$10,000 00
12. Amount of gross earnings during past year .....	\$57,938 41
13. Amount of net earnings during past year .....	\$42,467 36
14. Number of deposits less than \$1,000 .....	1,041
15. Number of deposits over \$1,000 and less than \$2,000 .....	43
16. Number of deposits over \$2,000 and less than \$5,000 .....	19
17. Number of deposits over \$5,000 .....	11
18. Average amount of each deposit account January 1, 1891 .....	\$519 38

Resources.		Liabilities.	
Bank premises.....	\$122,843 47	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	3,469 61	Reserve fund.....	10,000 00
County warrants.....	1,892 84	Due depositors.....	383,767 56
Loans on real estate.....	520,528 78	Due banks and bankers.....	28,945 63
Money on hand.....	40,560 85	Interest.....	15,854 52
Due from banks and bankers.....	20,685 50	Certified checks.....	50 00
Furniture and fixtures.....	2,973 64		
Expenses.....	10,999 72		
Taxes.....	8,511 25		
Insurance.....	2,181 01		
Collections.....	3,971 04		
Total resources.....	\$738,617 71	Total liabilities.....	\$738,617 71

The names of the Directors, and number of shares of stock held by each, are as follows: J. R. White, 109; T. J. Duncan, 33; J. W. Ferguson, 20; C. G. Sayle, 10; Horace Hawes, 47; A. M. Clark, 50; J. G. James, 1,289. Total number of shares held by the Directors is 1,558 shares.

County Situated In.	Cost on Books.	Market Value.
Fresno.....	\$3,469 61	\$4,050 00

Name of County.	Amount Loaned.	Market Value.
Fresno-----	\$520,528 78	\$1,464,262 20

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County scrip .....	\$1,892 84	\$1,892 84

## BANK COMMISSIONERS' EXAMINATION. (August 26, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$122,859 47	Capital paid up .....	\$300,000 00
Invested in stocks, bonds, and warrants .....	1,353 18	Reserve fund .....	8,500 00
Loans on real estate .....	421,575 76	Due depositors .....	238,003 85
Cash balances .....	24,657 13	Due banks and bankers .....	41,127 26
Due from banks and bankers ..	5,773 13	Interest collected .....	7,607 51
Furniture, fixtures, etc. ....	2,973 64	Rents, exchange, etc. ....	4,123 00
Expenses, taxes, etc. ....	20,468 01	Other liabilities (safe deposits, etc.) .....	534 50
Other assets .....	235 80		
Total resources .....	\$599,896 12	Total liabilities .....	\$599,896 12

## PEOPLE'S SAVINGS BANK—FRESNO. (Incorp. December 10, 1890.)

## JULY STATEMENT.

CHESTER ROWELL, President.

A. V. LISENBY, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$51,256 25	Capital paid in coin .....	\$20,000 00
Money on hand .....	2,293 51	Due depositors .....	41,410 84
Due from banks and bankers ..	5,328 46	Other liabilities .....	247 89
Furniture and fixtures .....	1,010 71		
Expenses .....	1,769 80		
Total resources .....	\$61,658 73	Total liabilities .....	\$61,658 73

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Chester Rowell, 50; F. K. Prescott, 50; O. J. Woodward, 100; Robert Smith, 50; W. D. Bowen, 25. Total number of shares held by the Directors is 275 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$51,256 25	\$125,000 00



## BANK COMMISSIONERS' EXAMINATION. (February 3, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$15,200 00	Capital paid up .....	\$18,500 00
Cash balances .....	18,556 47	Due depositors .....	16,741 29
Furniture, fixtures, etc. ....	839 78		
Expenses, taxes, etc. ....	645 04		
Total resources .....	\$35,241 29	Total liabilities .....	\$35,241 29

GERMAN AMERICAN SAVINGS BANK—LOS ANGELES.  
(Incorp. August 15, 1890.)

## JANUARY STATEMENT.

E. N. McDONALD, President.

MOSES N. AVERY, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$158,925 89	Capital paid in coin .....	\$100,000 00
Loans on stocks, bonds, and warrants .....	1,030 00	Profit and loss and contingent fund .....	928 66
Loans on other securities (grain, etc.) .....	1,075 00	Due depositors .....	82,840 00
Loans on personal security ..	1,649 04		
Money on hand .....	6,735 40		
Due from banks and bankers ..	11,070 28		
Furniture and fixtures .....	1,925 45		
Expenses .....	1,357 60		
Total resources .....	\$183,768 66	Total liabilities .....	\$183,768 66

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. N. McDonald, 100; L. Lichtenberger, 5; Willard M. Sheldon, 100; Moses N. Avery, 100; Conrad Hafen, 6; E. A. Preuss, 5; W. E. Hughes, 5; George H. Stewart, 5; Emanuel Eyraud, 5; Charles N. Flint, 10; Joseph Kurtz, 5. Total number of shares held by the Directors is 346 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$158,925 89	\$458,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock in Los Angeles Paper Co., 50 shares .....	\$5,000 00	\$1,030 00	\$5,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891.....	\$82,840 00
2. Number of deposit accounts open January 1, 1891.....	150
3. Number of deposit accounts opened during past year.....	186
4. Number of deposit accounts closed during past year.....	36
5. Amount deposited during past year.....	\$110,012 24
6. Amount withdrawn during past year.....	\$37,443 24
8. Rate per cent per annum of dividends or interest.....	5 per cent.
	3.6 per cent.
14. Number of deposits less than \$1,000.....	139
15. Number of deposits over \$1,000 and less than \$2,000.....	6
16. Number of deposits over \$2,000 and less than \$5,000.....	5
18. Average amount of each deposit account January 1, 1891.....	\$555 26

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate.....	\$262,096 72	Capital paid in coin.....	\$100,000 00
Loans on stocks.....	3,650 00	Reserve fund.....	4,000 00
Loans on other securities.....	2,300 00	Due depositors.....	191,677 14
Loans on personal security.....	650 00	Dividends unpaid.....	1,286 65
Money on hand.....	3,345 78		
Due from banks and bankers.....	22,871 84		
Furniture and fixtures.....	2,049 45		
Total resources.....	\$296,963 79	Total liabilities.....	\$296,963 79

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. N. McDonald, 205; S. W. Luitwieler, 5; Charles N. Flint, 10; Conrad Hafen, 5; Emanuel Eyraud, 5; L. Lichtenberger, 5; W. M. Sheldon, 65; Dr. Joseph Kurtz, 5; E. A. Preuss, 5; H. W. Stoll, 5; Moses N. Avery, 135. Total number of shares held by the Directors is 450 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$259,096 72	\$800,000 00
San Diego.....	3,000 00	12,000 00
Totals.....	\$262,096 72	\$812,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
German-American Savings Bank stock.....	\$3,200 00	\$3,150 00	\$3,328 00
California Loan and Trust Co. stock.....	500 00	500 00	500 00
Totals.....	\$3,700 00	\$3,650 00	\$3,828 00

## BANK COMMISSIONERS' EXAMINATION. (March 17, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$185,389 72	Capital paid up.....	\$100,000 00
Cash balances.....	1,721 82	Due depositors.....	103,406 98
Due from banks and bankers ..	13,953 69	Interest collected.....	2,377 90
Furniture, fixtures, etc.....	1,946 95	Rents, exchange, etc.....	71 15
Expenses, taxes, etc.....	2,843 85		
Total resources .....	\$205,856 03	Total liabilities .....	\$205,856 03

## LOS ANGELES SAVINGS BANK. (Incorp. April 8, 1884.)

## JANUARY STATEMENT.

L. C. GOODWIN, President.

W. M. CASWELL, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks .....	\$113,750 00	Capital paid in coin.....	\$25,000 00
Loans on real estate .....	459,465 00	Profit and loss and contingent fund .....	35,619 69
Money on hand .....	2,891 33	Due depositors.....	640,269 34
Due from banks and bankers ..	116,023 25	Other liabilities.....	747 75
Other assets.....	9,507 20		
Total resources .....	\$701,636 78	Total liabilities.....	\$701,636 78

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: R. S. Baker, 50; L. C. Goodwin, 50; I. W. Hellman, 451; J. B. Lankershim, 49; J. E. Plater, 200. Total number of shares held by the Directors is 800 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$3,325 00	\$10,000 00
Tulare.....	25,000 00	75,000 00
San Bernardino.....	34,000 00	102,000 00
Los Angeles.....	397,140 00	1,200,000 00
Totals .....	\$459,465 00	\$1,387,000 00

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AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
San Pasqual School District .....	\$2,000 00	\$2,000 00
Ranchito School District .....	750 00	750 00
Elbow School District .....	1,500 00	1,521 75
Temple Street Cable Company (first mortgage) .....	10,000 00	9,900 00
Los Angeles County (1885) .....	8,000 00	8,000 00
Los Angeles County (1884) .....	16,500 00	17,160 00
Los Angeles Lighting Company (mortgage) .....	10,000 00	10,000 00
Los Angeles City Water Company (mortgage) .....	10,000 00	10,550 00
Southern Pacific Railway Company (mortgage) .....	23,000 00	24,275 00
Spring Valley Waterworks (mortgage) .....	32,000 00	29,440 00
Totals .....	\$113,750 00	\$113,596 75

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891	\$640,269 34
2. Number of deposit accounts open January 1, 1891	1,077
3. Number of deposit accounts opened during past year	824
4. Number of deposit accounts closed during past year	697
5. Amount deposited during past year	\$534,895 04
6. Amount withdrawn during past year	\$282,259 79
7. Amount of dividends or interest to depositors during past year	\$19,883 34
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> <div>5 per cent.</div> <div>3 per cent.</div> </div>
9. Amount of dividends to stockholders during past year	\$5,000 00
10. Rate per cent per annum of same on paid up capital	20 per cent.
12. Amount of gross earnings during past year	\$39,203 72
13. Amount of net earnings during past year	\$28,907 33
14. Number of deposits less than \$1,000	914
15. Number of deposits over \$1,000 and less than \$2,000	95
16. Number of deposits over \$2,000 and less than \$5,000	51
17. Number of deposits over \$5,000	17
18. Average amount of each deposit account January 1, 1891	\$594 49

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$3,427 85	Capital paid in coin.....	\$25,000 00
Miscellaneous bonds and stocks.....	216,250 00	Profit and loss and contingent fund .....	18,174 77
Loans on real estate .....	475,195 00	Due depositors.....	812,242 01
Loans on stocks, bonds, and warrants.....	32,500 00		
Money on hand.....	4,657 44		
Due from banks and bankers ..	118,961 77		
Furniture and fixtures.....	3,582 27		
Other assets.....	842 45		
<b>Total resources.....</b>	<b>\$855,416 78</b>	<b>Total liabilities.....</b>	<b>\$855,416 78</b>

### DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: I. W. Hellman, 451; J. E. Plater, 200; L. C. Goodwin, 50; R. S. Baker, 50; J. B. Lankershim, 49. Total number of shares held by the Directors is 800 shares.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$3,427 85	\$3,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$2,525 00	\$8,000 00
Tulare.....	25,000 00	75,000 00
San Bernardino.....	34,000 00	105,000 00
Los Angeles.....	413,670 00	1,250,000 00
Totals .....	\$475,195 00	\$1,438,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Bonds of cities and counties of California.....	\$111,250 00	\$112,525 95
Bonds of Spring Valley Water Co., Southern Pacific Railway Co., and other quasi-public bonds .....	105,000 00	103,726 25
Totals .....	\$216,250 00	\$216,252 20

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
La Cañada School District bonds .....	\$2,400 00	\$2,500 00
Southern Pacific Railway Co. and Los Angeles City bonds ..	40,000 00	30,000 00
Totals .....	\$42,400 00	\$32,500 00

## BANK COMMISSIONERS' EXAMINATION. (March 25, 1891.)

Resources.		Liabilities.	
Real estate.....	\$3,427 85	Capital paid up .....	\$25,000 00
Invested in bonds.....	127,750 00	Due depositors .....	688,520 14
Loans on real estate .....	513,495 00	Interest collected .....	9,262 30
Cash balances.....	5,992 07	Profit and loss .....	16,457 83
Due from banks and bankers ..	82,488 25	Other liabilities .....	280 67
Furniture, fixtures, etc.....	3,582 27		
Expenses, taxes, etc.....	2,450 25		
Other assets.....	335 25		
Total resources .....	\$739,520 94	Total liabilities .....	\$739,520 94

# MAIN STREET SAVINGS BANK AND TRUST COMPANY—LOS ANGELES. (Incorp. October 28, 1889.)

## JANUARY STATEMENT.

JAMES B. LANKERSHIM, President.

FRANK W. DEVAN, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$33,332 50	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	245,829 10	Profit and loss and contingent fund.....	11,491 99
Loans on stocks, bonds, and warrants.....	42,065 00	Due depositors.....	319,626 87
Loans on other securities (grain, etc.).....	1,000 00	Other liabilities.....	42 98
Money on hand.....	2,571 28		
Due from banks and bankers.....	47,801 94		
Furniture and fixtures.....	1,371 65		
Expenses.....	3,599 70		
Taxes.....	764 74		
Other assets.....	2,825 93		
Total resources.....	\$381,161 84	Total liabilities.....	\$381,161 84

### DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles Forman, 100; J. H. Jones, 100; A. Haas, 25; I. N. Van Nuys, 100; G. J. Griffith, 40; George H. Pike, 100; I. W. Hellman, 100; J. J. Schallert, 100; J. B. Lankershim, 567.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$5,400 00	\$16,200 00
Tulare.....	700 00	2,100 00
Humboldt.....	3,500 00	10,500 00
Kern.....	2,500 00	7,500 00
Los Angeles.....	933,729 10	700,187 30
Totals.....	\$245,829 10	\$736,487 30

### AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
\$33,000 Visalia school bonds.....	\$33,000 00	\$33,332 50	\$34,320 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
National Bank stock .....	\$1,000 00	\$1,000 00	\$1,400 00
California Sewer Pipe Company .....	1,900 00	800 00	2,500 00
Land and Water Company stock .....	7,700 00	1,540 00	-----
State Loan and Trust Co. of Los Angeles .....	3,000 00	2,075 00	-----
Metropolitan Loan Company, 60 shares .....	-----	475 00	-----
W. H. Perry Lumber Company .....	20,000 00	10,000 00	-----
National Bank stock .....	20,000 00	10,000 00	40,000 00
Railroad bond .....	1,900 00	250 00	-----
Water Company's stock (Los Angeles) .....	8,400 00	5,000 00	-----
National Bank stock .....	20,000 00	10,000 00	-----
Los Angeles Lithograph Company, 52 shares .....	5,200 00	225 00	-----
Totals .....	\$89,100 00	\$41,365 00	\$43,900 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Passbooks of the Main Street Savings Bank and Trust Co. ....	\$700 00	\$1,500 00
Warehouse receipt .....	1,000 00	-----
Totals .....	\$1,700 00	\$1,500 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$319,626 87
2. Number of deposit accounts open January 1, 1891 .....	529
3. Number of deposit accounts opened during past year .....	749
4. Number of deposit accounts closed during past year .....	318
7. Amount of dividends or interest to depositors during past year .....	\$3,581 15
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>5 per cent.</div> <div>Ordinary</div> <div>3 per cent.</div> </div>
11. Amount added to reserve fund during past year .....	\$1,518 06
12. Amount of gross earnings during past year .....	\$19,816 86
13. Amount of net earnings during past year .....	\$9,810 08
14. Number of deposits less than \$1,000 .....	489
15. Number of deposits over \$1,000 and less than \$2,000 .....	17
16. Number of deposits over \$2,000 and less than \$5,000 .....	15
17. Number of deposits over \$5,000 .....	8
18. Average amount of each deposit account January 1, 1891 .....	\$608 00

## JULY STATEMENT.

Resources.	Liabilities.
Miscellaneous bonds and stocks .....	Capital paid in coin .....
Loans on real estate .....	Reserve fund .....
Loans on stocks, bonds, and warrants .....	Due depositors .....
Money on hand .....	
Due from banks and bankers .....	
Furniture and fixtures .....	
Total resources .....	Total liabilities .....

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles Forman, 100; George H. Pike, 100; J. H. Jones, 100; J. B. Lankershim, 567; A. Haas, 25; J. J. Schallert, 100; I. N. Van Nuys, 100; I. W. Hellman, 100; G. J. Griffith, 40. Total number of shares held by the Directors is 1,232 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$338,964 27	\$1,016,892 81
San Bernardino.....	5,400 00	16,200 00
Humboldt.....	3,500 00	10,500 00
Tulare.....	700 00	2,100 00
Kern.....	2,500 00	7,500 00
Orange.....	500 00	1,500 00
Totals.....	\$351,564 27	\$1,054,692 81

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Visalia school bonds.....	\$25,000 00	\$25,172 50
Giddings School District bonds, Tulare County.....	7,000 00	7,160 00
Totals.....	\$32,000 00	\$32,332 50

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Bank stocks.....	\$27,773 00	\$15,490 00
Pass books.....	1,600 00	900 00
Capital stocks of banks, various solvent corporations' bonds, etc.....	118,489 00	51,707 00
Totals.....	\$147,862 00	\$68,097 00

## BANK COMMISSIONERS' EXAMINATION. (March 16, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$32,332 50	Capital paid up.....	\$50,000 00
Loans on real estate.....	312,173 80	Reserve fund.....	1,518 06
Cash balances.....	2,678 63	Due depositors.....	376,864 40
Due from banks and bankers.....	79,475 47	Interest collected.....	5,139 78
Furniture, fixtures, etc.....	1,401 65		
Expenses, taxes, etc.....	4,055 24		
Other assets.....	1,404 95		
Total resources.....	\$433,522 24	Total liabilities.....	\$433,522 24



# SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

(Incorp. January 3, 1885.)

## JANUARY STATEMENT.

E. F. SPENCE, President.

JOHN N. HUNT, Secretary and Treasurer.

Resources.		Liabilities.	
Loans on real estate .....	\$388,971 36	Capital paid in coin .....	\$30,000 00
Money on hand .....	3,023 51	Reserve fund .....	10,000 00
Due from banks and bankers ..	61,761 57	Profit and loss and contingent	
Other assets .....	6,755 47	fund .....	6,709 87
		Due depositors .....	413,802 04
Total resources .....	\$460,511 91	Total liabilities .....	\$460,511 91

### DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. H. Bonebrake, 120; H. L. Drew, 100; J. M. Elliott, 100; C. N. Hasson, 117; F. C. Howes, 10; J. B. Hunt, 100; Hiram Mabury, 125; E. F. Spence, 100. Total number of shares held by the Directors is 772 shares.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$10,200 00	\$25,000 00
Orange .....	7,000 00	17,500 00
San Bernardino .....	4,000 00	12,000 00
Los Angeles .....	367,771 36	924,400 00
Totals .....	\$388,971 36	\$978,900 00

### STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$413,802 04
2. Number of deposit accounts open January 1, 1891 .....	1,481
3. Number of deposit accounts opened during past year .....	758
4. Number of deposit accounts closed during past year .....	398
5. Amount deposited during past year .....	\$737,171 77
6. Amount withdrawn during past year .....	597,547 85
7. Amount of dividends or interest to depositors during past year .....	28,605 16
8. Rate per cent per annum of such dividends or interest	<div> <div>Term .....</div> <div>Ordinary .....</div> </div> <div> <div>5 per cent.</div> <div>3.75 per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	
10. Rate per cent per annum of same on paid up capital .....	6.66 $\frac{2}{3}$ per cent.
11. Amount added to reserve fund during past year .....	\$2,500 00
12. Amount of gross earnings during past year .....	35,315 03
13. Amount of net earnings during past year .....	6,709 87
14. Number of deposits less than \$1,000 .....	1,442
15. Number of deposits over \$1,000 and less than \$2,000 .....	19
16. Number of deposits over \$2,000 and less than \$5,000 .....	16
17. Number of deposits over \$5,000 .....	4
18. Average amount of each deposit account January 1, 1891 .....	\$279 40

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$2,500 00	Capital paid in coin .....	\$37,700 00
Loans on real estate .....	438,689 02	Reserve fund .....	10,000 00
Money on hand .....	16,045 36	Profit and loss and contin-	
Due from banks and bankers .....	105,109 98	gent fund .....	12,594 57
Furniture and fixtures .....	1,200 00	Due depositors .....	542,594 88
Expenses .....	3,695 60		
Taxes .....	2,910 21		
Other assets .....	32,739 28		
Total resources .....	\$602,889 45	Total liabilities .....	\$602,889 45

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$37,700. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$37 70.

The names of the Directors, and number of shares of stock held by each, are as follows: E. F. Spence, 100; Mrs. A. M. Spence, 25; H. Mabury, 125; J. M. Elliott, 100; H. L. Drew, 100; E. W. Coe, Trustee, 90; J. B. Hunt, 100; estate of S. B. Hunt, 100; George H. Bonebrake, 120; F. C. Howes, 10; Marie Howes, 13; C. N. Hasson, 117. Total number of shares held by the Directors is 772 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$2,500 00	\$3,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$357,589 02	\$993,972 00
San Bernardino .....	31,700 00	81,250 00
Ventura .....	24,100 00	75,000 00
Kern .....	10,000 00	37,500 00
San Diego .....	13,000 00	3,200 00
Orange .....	14,000 00	35,000 00
Totals .....	\$438,689 02	\$1,225,922 00

## BANK COMMISSIONERS' EXAMINATION. (March 20, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$422,946 06	Capital paid up .....	\$30,000 00
Cash balances .....	7,820 74	Reserve fund .....	10,000 00
Due from banks and bankers .....	39,148 21	Due depositors .....	433,259 59
Furniture, fixtures, etc. ....	1,200 00	Interest collected .....	2,210 85
Expenses, taxes, etc. ....	4,355 43		
Total resources .....	\$475,470 44	Total liabilities .....	\$475,470 44

# SECURITY SAVINGS BANK AND TRUST COMPANY—LOS ANGELES. (Incorp. January 11, 1889.)

## JANUARY STATEMENT.

F. N. MYERS, President.

J. F. SARTORI, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks .....	\$34,312 50	Capital paid in coin .....	\$75,500 00
Loans on real estate .....	364,466 75	Reserve fund .....	2,000 00
Loans on stocks, bonds, and warrants .....	7,446 00	Profit and loss and contingent fund .....	17,907 68
Money on hand .....	20,330 76	Due depositors .....	453,190 63
Due from banks and bankers ..	108,446 37		
Furniture and fixtures, and vault .....	5,804 37		
Expenses .....	4,337 42		
Taxes .....	1,432 55		
Other assets .....	2,021 62		
Total resources .....	\$548,598 34	Total liabilities .....	\$548,598 34

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$151,000; amount paid in coin is \$75,500. The total number of shares of stock issued is 1,510 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: F. N. Myers, 200; Isaias W. Hellman, 100; Mrs. Emeline Childs, 100; Herman W. Hellman, 10; S. A. Fleming, 350; T. L. Duque, 50; A. C. Rogers, 40; Maurice S. Hellman, 25; James Rawson, 20; J. A. Graves, 5; J. F. Sartori, 50. Total number of shares held by the Directors is 950 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$305,244 75	\$1,013,632 00
San Diego .....	38,461 00	145,480 00
San Bernardino .....	11,686 00	36,245 00
Orange .....	7,675 00	20,320 00
Kern .....	1,400 00	4,000 00
Totals .....	\$364,466 75	\$1,219,677 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
15 Spring Valley Water Co. bonds of San Francisco, 4 per cent, second mortgage .....	\$15,000 00	\$13,800 00	\$13,800 00
15 Southern Pacific of Arizona, 6s, first mortgage bonds .....	15,000 00	16,012 50	-----
50 Monrovia City 4 per cent water bonds .....	5,000 00	4,500 00	5,000 00
Totals .....	\$35,000 00	\$34,312 50	\$18,800 00

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Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
250 shares Distilling and Cattle Feeding Co. of Illinois of \$100 each-----	\$25,000 00	\$7,446 00	\$11,250 00

1. Total deposits January 1, 1891.....		\$453,190 63
2. Number of deposit accounts open January 1, 1891.....		1,053
3. Number of deposit accounts opened during past year.....		1,151
4. Number of deposit accounts closed during past year.....		409
5. Amount deposited during past year.....		\$1,215,109 44
6. Amount withdrawn during past year.....		\$915,925 87
7. Amount of dividends or interest to depositors during past year.....		\$8,202 66
8. Rate per cent per annum of such dividends or interest	{Term.....	5 per cent.
	{Ordinary.....	3 per cent.
9. Amount of dividends to stockholders during past year.....		\$6,020 00
10. Rate per cent per annum of same on paid up capital.....		8 per cent.
11. Amount added to reserve fund during past year.....		\$3,000 00
12. Amount of gross earnings during past year.....		\$29,006 06
13. Amount of net earnings during past year.....		\$10,121 95
14. Number of deposits less than \$1,000.....		995
15. Number of deposits over \$1,000 and less than \$2,000.....		33
16. Number of deposits over \$2,000 and less than \$5,000.....		20
17. Number of deposits over \$5,000.....		5
18. Average number of each deposit account January 1, 1891.....		\$445 48

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$104,116 25	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	472,820 06	Reserve fund.....	4,000 00
Loans on stocks, bonds, and warrants.....	20,000 00	Profit and loss and contin- gent fund .....	10,030 73
Money on hand.....	26,826 55	Due depositors.....	561,239 35
Due from banks and bankers..	45,533 35		
Furniture and fixtures.....	5,973 87		
Total resources .....	\$675,270 08	Total liabilities.....	\$675,270 08

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 132; F. N. Myers, 265; Mrs. Emeline Childs, 100; H. W. Hellman, 25; S. A. Fleming, 464; T. L. Duque, 50; A. C. Rogers, 53; Maurice S. Hellman, 34; James Rawson, 20; J. A. Graves, 7; J. F. Sartori, 110. Total number of shares held by the Directors is 1,260 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$392,601 06	\$1,127,800 00
San Diego .....	41,961 00	156,400 00
San Bernardino .....	23,946 00	54,800 00
Orange .....	12,512 00	32,500 00
Kern .....	1,800 00	5,000 00
Totals .....	\$472,820 06	\$1,376,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
92 six per cent municipal water bonds, Monrovia City .....	\$9,200 00	\$9,200 00	\$9,200 00
20 five per cent Los Angeles City Funding bonds .....	10,000 00	10,000 00	10,000 00
10 five per cent first mortgage bonds Sutter St. Railroad, San Francisco .....	10,000 00	10,250 00	10,250 00
5 six per cent first mortgage bonds Market St. Cable Railroad, San Francisco .....	5,000 00	6,143 75	6,143 75
20 six per cent Los Angeles City general improvement bonds .....	10,000 00	10,000 00	10,000 00
15 four per cent second mortgage bonds Spring Valley Waterworks, San Francisco .....	15,000 00	13,800 00	13,800 00
10 four per cent second mortgage bonds Spring Valley Waterworks, San Francisco .....	10,000 00	9,150 00	9,150 00
7 six per cent first mortgage bonds Spring Valley Waterworks, San Francisco .....	7,000 00	8,260 00	8,260 00
15 six per cent first mortgage bonds Southern Pacific of Arizona .....	15,000 00	16,012 50	16,012 50
11 six per cent first mortgage bonds Southern Pacific of Arizona .....	11,000 00	11,300 00	11,300 00
Totals .....	\$102,200 00	\$104,116 25	\$104,116 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
12 five per cent bonds S. P. R. R. of Cal. ....	\$12,000 00	\$10,000 00	\$12,000 00
10 six per cent bonds S. P. R. R. of Cal. ....	10,000 00	10,000 00	11,350 00
Totals .....	\$22,000 00	\$20,000 00	\$23,350 00

## BANK COMMISSIONERS' EXAMINATION. (May 6, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants .....	\$62,572 50	Capital paid up .....	\$100,000 00
Loans on real estate .....	448,426 15	Reserve fund .....	4,000 00
Cash balances .....	13,081 58	Due depositors .....	492,906 20
Due from banks and bankers .....	75,059 19	Interest collected .....	13,345 64
Furniture, fixtures, etc. ....	5,973 87	Profit and loss .....	3,560 14
Expenses, taxes, etc. ....	6,130 34		
Other assets .....	2,568 35		
Total resources .....	\$613,811 98	Total liabilities .....	\$613,811 98

# NORTHERN CALIFORNIA BANK OF SAVINGS—MARYSVILLE. (Incorp. December 7, 1889.)

## JANUARY STATEMENT.

J. U. HOFSTETTER, President.

G. R. ECKART, Secretary.

Resources.		Liabilities.	
Loans on real estate .....	\$137,707 00	Capital paid in coin .....	\$40,000 00
Loans on stocks, bonds, and warrants .....	17,975 00	Reserve fund .....	539 21
Loans on other securities (grain, etc.) .....	20,251 00	Profit and loss and contingent fund .....	604 70
Money on hand .....	18,828 47	Due depositors .....	192,695 51
Due from banks and bankers .....	40,830 86	Dividends unpaid .....	3,421 37
Furniture and fixtures .....	1,668 46		
Total resources .....	\$237,260 79	Total liabilities .....	\$237,260 79

### DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. U. Hofstetter, 100; F. D. Hudson, 50; C. A. Glidden, 100; James O'Brien, 100; G. R. Eckart, 75; D. P. Donahoe, 50; G. W. Hutchins, 25. Total number of shares held by the Directors is 500 shares.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$51,200 00	\$133,303 00
Butte .....	20,700 00	56,943 55
Sutter .....	65,807 00	165,750 00
Totals .....	\$137,707 00	\$355,996 55

### AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
148 shares capital stock Masonic Hall Ass'n .....	\$7,400 00	\$4,000 00	\$7,400 00
200 shares capital stock Buckeye Mill Co. ....	41,500 00	13,800 00	31,125 00
215 shares capital stock Pioneer Milling Co. ....			
10 shares capital stock Yuba and Sutter Building and Loan Company .....	200 00	175 00	200 00
Totals .....	\$49,100 00	\$17,975 00	\$38,725 00

### AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$17,896 00	\$24,583 08
Money in bank .....	2,355 00	3,126 04
Totals .....	\$20,251 00	\$27,709 12

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$192,695 51
2. Number of deposit accounts open January 1, 1891 .....	459
3. Number of deposit accounts opened during past year .....	553
4. Number of deposit accounts closed during past year .....	94
5. Amount deposited during past year .....	\$358,372 77
6. Amount withdrawn during past year .....	\$165,677 26
7. Amount of dividends or interest to depositors during past year .....	\$4,248 22
8. Rate per cent per annum of such dividends or interest	6 per cent.
	5 per cent.
11. Amount added to reserve fund during past year .....	\$539 21
12. Amount of gross earnings during past year .....	\$8,430 42
13. Amount of net earnings during past year .....	\$5,392 13
14. Number of deposits less than \$1,000 .....	420
15. Number of deposits over \$1,000 and less than \$2,000 .....	25
16. Number of deposits over \$2,000 and less than \$5,000 .....	9
17. Number of deposits over \$5,000 .....	5
18. Average amount of each deposit account January 1, 1891 .....	\$419 81½

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$187,457 00	Capital paid in coin .....	\$40,000 00
Loans on stocks, bonds, and warrants .....	67,300 00	Reserve fund .....	1,072 67
Money on hand .....	21,195 96	Profit and loss and contingent fund .....	428 50
Due from banks and bankers .....	29,389 44	Due depositors .....	260,991 27
Furniture and fixtures .....	1,875 11	Dividends unpaid .....	4,860 87
Other assets .....	135 80		
Total resources .....	\$307,353 31	Total liabilities .....	\$307,353 31

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. U. Hofstetter, 100; F. D. Hudson, 50; C. A. Glidden, 100; James O'Brien, 100; G. R. Eckart, 75; D. P. Donahoe, 50; Norman Rideout, 75. Total number of shares held by the Directors is 550 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$51,950 00	\$125,783 00
Butte .....	51,700 00	116,143 55
Tehama .....	3,000 00	6,000 00
Sutter .....	80,807 00	204,790 00
Totals .....	\$187,457 00	\$452,716 55

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
337 shares capital stock of Masonic Hall Association, Marysville, California	\$16,850 00	\$4,300 00	\$16,850 00
200 shares capital stock of the Buckeye Mill Company, Marysville, California	41,500 00	13,000 00	31,125 00
215 shares capital stock of the Pioneer Milling Company, Sacramento, California			
3,500 shares capital stock of the Rideout Bank, Marysville, California	350,000 00	50,000 00	175,000 00
Totals	\$408,350 00	\$67,300 00	\$222,975 00

## BANK COMMISSIONERS' EXAMINATION. (March 24, 1891.)

Resources.		Liabilities.	
Loans on real estate	\$223,167 00	Capital paid up	\$40,000 00
Cash balances	8,103 22	Reserve fund	539 21
Due from banks and bankers	28,001 16	Due depositors	223,232 87
Furniture, fixtures, etc.	1,742 01	Profit and loss	604 70
Expenses, taxes, etc.	1,001 00		
Other assets	2,362 39		
Total resources	\$264,376 78	Total liabilities	\$264,376 78

## BANK OF MENDOCINO. (Incorp. September 14, 1870.)

## JANUARY STATEMENT.

EUGENE BROWN, President.

WILLIAM HEESER, Secretary.

Resources.		Liabilities.	
Real estate taken for debt	\$5,057 46	Reserve fund	\$16,096 57
Loans on real estate	438,893 45	Profit and loss and contin-	
Money on hand	6,890 46	gent fund	26,585 27
Due from banks and bankers	24,166 17	Due depositors	433,325 70
Furniture and fixtures	1,000 00		
Total resources	\$476,007 54	Total liabilities	\$476,007 54

## DETAILS.

The names of the Directors are as follows: Eugene Brown, H. H. Jarvis, Albert Brown, Ruel Stickney, Silas Coombs, Augustus Heeser, William Heeser.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$5,057 46	\$5,100 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$405,615 75	\$795,000 00
Alameda.....	9,675 61	22,000 00
Humboldt.....	23,602 09	35,000 00
Totals .....	\$438,893 45	\$852,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$433,325 70
2. Number of deposit accounts open January 1, 1891 .....	680
3. Number of deposit accounts opened during past year .....	159
4. Number of deposit accounts closed during past year .....	151
5. Amount deposited during past year .....	\$201,488 77
6. Amount withdrawn during past year .....	\$189,409 81
7. Amount of dividends or interest to depositors during past year .....	\$21,022 79
8. Rate per cent per annum of { Allowed on settlement between terms..	3 per cent.
such dividends or interest.. } Ordinary .....	5 per cent.
11. Amount added to reserve fund during past year .....	\$1,115 55
12. Amount of gross earnings during past year .....	\$35,464 07
13. Amount of net earnings during past year .....	\$23,320 24
14. Number of deposits less than \$1,000 .....	559
15. Number of deposits over \$1,000 and less than \$2,000 .....	65
16. Number of deposits over \$2,000 and less than \$5,000 .....	49
17. Number of deposits over \$5,000 .....	7
18. Average amount of each deposit account January 1, 1891 .....	\$637 24

## JULY STATEMENT.

Resources.	Liabilities.
Real estate taken for debt .... \$31,202 68	Reserve fund ..... \$16,684 25
Loans on real estate ..... 420,008 42	Profit and loss and contingent
Money on hand ..... 22,682 55	fund ..... 31,496 54
Due from banks and bankers... 4,147 77	Due depositors..... 430,860 63
Furniture and fixtures..... 1,000 00	
Total resources ..... \$479,041 42	Total liabilities ..... \$479,041 42

## DETAILS.

The names of the Directors are as follows: Eugene Brown, Henry H. Jarvis, Ruel Stickney, Silas Coombs, Albert Brown, Augustus Heeser, William Heeser.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino.....	\$31,202 68	\$31,250 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$9,696 48	\$20,000 00
Humboldt.....	25,375 76	35,000 00
Mendocino.....	384,936 18	735,000 00
Totals .....	\$420,008 42	\$790,000 00

## BANK COMMISSIONERS' EXAMINATION. (March 6, 1891.)

Resources.		Liabilities.	
Real estate.....	\$5,057 46	Reserve fund.....	\$16,677 11
Loans on real estate.....	435,914 77	Due depositors.....	452,152 96
Cash balances.....	15,655 55	Interest collected.....	127 38
Due from banks and bankers.....	25,761 01	Profit and loss.....	14,931 34
Furniture, fixtures, etc.....	1,000 00	Other liabilities.....	145 09
Expenses, taxes, etc.....	645 09		
Total resources.....	\$484,033 88	Total liabilities.....	\$484,033 88

## MERCED SECURITY SAVINGS BANK. (Incorp. March 11, 1875.)

## JANUARY STATEMENT.

G. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,543 71	Capital paid in coin.....	\$75,000 00
Loans on real estate.....	437,621 89	Reserve fund.....	42,911 06
Loans on stocks, bonds, and warrants.....	15, 112 50	Due depositors.....	426,072 95
Loans on other securities (grain, etc.).....	36,670 97		
Money on hand.....	18,424 90		
Due from banks and bankers.....	22,192 51		
Furniture and fixtures.....	2,902 66		
Other assets.....	514 87		
Total resources.....	\$543,984 01	Total liabilities.....	\$543,984 01

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. A. Aldrich, 810; G. H. Fancher, 300; L. R. Fancher, 138; J. W. Mitchell, 10; H. N. Rucker, 5; W. H. Turner, 50; J. K. Law, 20; E. J. McKain, 150; W. W. Westbay, 250. Total number of shares held by the Directors is 1,733 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced.....	\$385,956 66	} \$777,494 33
Stanislaus.....	23,602 56	
Fresno.....	14,885 90	
Mariposa.....	5,644 26	
Tulare.....	7,532 51	
Totals.....	\$437,621 89	\$777,494 33

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
First National Bank of Stockton .....	\$12,200 00	\$15,112 50	\$21,960 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Deposits this bank .....	\$5,963 34	\$5,963 34
Loans on warehouse receipts on wheat .....	30,707 63	36,840 00
Totals .....	\$36,670 97	\$42,803 34

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$416,517 22
2. Number of deposit accounts open January 1, 1891 .....	455
3. Number of deposit accounts opened during past year .....	95
4. Number of deposit accounts closed during past year .....	71
5. Amount deposited during past year .....	\$1,941,520 82
6. Amount withdrawn during past year .....	\$2,009,209 00
7. Amount of dividends or interest to depositors during past year .....	\$14,724 58
8. Rate per cent per annum of such dividends or interest—Term .....	5 per cent.
9. Amount of dividends to stockholders during past year .....	\$3,750 00
10. Rate per cent per annum of same on paid up capital .....	5 per cent.
11. Amount added to reserve fund during past year .....	\$8,696 65
12. Amount of gross earnings during past year .....	\$39,028 14
13. Amount of net earnings during past year .....	\$27,171 23
14. Number of deposits less than \$1,000 .....	373
15. Number of deposits over \$1,000 and less than \$2,000 .....	45
16. Number of deposits over \$2,000 and less than \$5,000 .....	23
17. Number of deposits over \$5,000 .....	22
18. Average amount of each deposit account January 1, 1891 .....	\$915 42

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$10,543 71	Capital paid in coin .....	\$75,000 00
Miscellaneous bonds and stocks .....	11,255 55	Reserve fund .....	48,394 75
Loans on real estate .....	481,820 22	Due depositors .....	490,868 28
Loans on other securities .....	11,346 24	Other liabilities .....	2,670 65
Money on hand .....	15,461 56		
Due from banks and bankers .....	83,628 74		
Furniture and fixtures .....	2,877 66		
Total resources .....	\$616,933 68	Total liabilities .....	\$616,933 68

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. A. Aldrich, 810; G. H. Fancher, 300; L. R. Fancher, 138; J. W. Mitchell, 10; H. N. Rucker, 5; W. H. Turner, 50; J. K. Law, 20; E. J. McKain, 175; W. W. Westbay, 275. Total number of shares held by the Directors is 1,783 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus .....	\$22,977 54	\$830,723 00
Fresno .....	14,704 69	
Tulare .....	2,058 88	
Mariposa .....	7,533 52	
Merced .....	434,545 59	
Totals .....	\$481,820 22	\$830,723 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles County bonds (Inglewood School District) .....	\$10,000 00	\$11,255 55	\$11,255 55

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Deposits this bank .....	\$11,346 24	\$11,346 24

## BANK COMMISSIONERS' EXAMINATION. (August 21, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$10,543 71	Capital paid up .....	\$75,000 00
Loans on real estate .....	362,003 72	Reserve fund .....	38,908 08
Loans on wheat .....	20,846 87	Due depositors .....	396,771 63
Cash balances .....	16,069 23	Interest collected .....	31 12
Due from banks and bankers ..	83,527 68	Rents, exchange, etc. ....	86 90
Furniture, fixtures, etc. ....	2,902 66	Other liabilities .....	2,051 35
Expenses, taxes, etc. ....	634 46		
Other assets (accrued interest) ..	16,320 75		
Total resources .....	\$512,849 08	Total liabilities .....	\$512,849 08

## UNION SAVINGS BANK—MODESTO. (Incorp. April 2, 1889.)

## JANUARY STATEMENT.

O. McHENRY, President.

J. E. WARD, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$57,712 50	Capital paid in coin .....	\$10,000 00
Loans on stocks, bonds, and warrants .....	61,600 00	Profit and loss and contingent fund .....	1,763 29
Due from banks and bankers ..	50,771 91	Due depositors .....	158,321 12
Total resources .....	\$170,084 41	Total liabilities .....	\$170,084 41



## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: O. McHenry, 400; W. B. Wood, 40; Garrison Turner, 40; L. O. Brewster, 45; A. Hewel, 50. Total number of shares held by the Directors is 575 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus -----	\$57,712 50	\$236,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
116 shares First National Bank of Merced stock.	\$11,600 00	\$11,600 00	\$17,400 00
5 certificates of deposit First National Bank of Stockton -----	50,000 00	50,000 00	50,000 00
Totals -----	\$61,600 00	\$61,600 00	\$67,400 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$158,321 12
2. Number of deposit accounts open January 1, 1891 .....	297
3. Number of deposit accounts opened during past year .....	231
4. Number of deposit accounts closed during past year .....	126
5. Amount deposited during past year .....	\$179,014 17
6. Amount withdrawn during past year .....	73,812 28
7. Amount of dividends or interest to depositors during past year .....	2,819 95
8. Rate per cent per annum of such dividends or interest {Term .....	5 per cent.

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$79,920 00	Capital paid in coin .....	\$10,000 00
Due from banks and bankers..	175,697 72	Reserve fund .....	763 29
		Profit and loss and contin-	
		gent fund .....	3,263 17
		Due depositors .....	241,591 26
Total resources .....	\$255,617 72	Total liabilities .....	\$255,617 72

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: L. O. Brewster, 45; W. B. Wood, 40; A. Hewel, 50; Garrison Turner, 40; O. McHenry, 406. Total number of shares held by the Directors is 581 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus .....	\$79,920 00	\$192,722 00

## BANK COMMISSIONERS' EXAMINATION. (August 20, 1890.)

Resources.		Liabilities.	
Loans on real estate .....	\$44,482 50	Capital paid up .....	\$10,600 00
Cash balances .....	39,466 19	Due depositors .....	72,715 48
		Interest collected .....	543 65
		Profit and loss .....	689 56
Total resources .....	\$83,948 69	Total liabilities .....	\$83,948 69

## OAKLAND BANK OF SAVINGS. (Incorp. August 13, 1867.)

## JANUARY STATEMENT.

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$100,000 00	Capital paid in coin .....	\$480,000 00
Real estate taken for debt ....	100 00	Reserve fund .....	70,000 00
Miscellaneous bonds .....	1,464,700 00	Due depositors .....	4,582,906 48
Loans on real estate .....	2,532,631 37		
Loans on stocks, bonds, and warrants .....	246,598 36		
Loans on other securities (grain, etc.) .....	1,550 00		
Loans on personal security ...	343,166 66		
Money on hand .....	288,230 30		
Due from banks and bankers ..	155,929 79		
Total resources .....	\$5,132,906 48	Total liabilities .....	\$5,132,906 48

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$960,000; amount paid in coin is \$480,000. The total number of shares of stock issued is 9,600 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. A. Aldrich, 435; J. S. Drum, 50; E. A. Haines, 650; M. B. Langhorne, 85; W. E. Miller, 200; E. W. Playter, 60; I. L. Requa, 100; H. Rogers, 115; E. C. Sessions, 240. Total number of shares held by the Directors is 1,935 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$100 00	\$4,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$1,999,334 22	\$4,500,000 00
Butte .....	15,000 00	45,600 00
Contra Costa .....	11,300 00	30,000 00
Colusa .....	69,113 00	175,000 00
Fresno .....	160,959 81	350,000 00
Marin and Sonoma .....	34,500 00	74,000 00
Napa .....	2,500 00	10,000 00
San Benito .....	12,500 00	32,000 00
Santa Clara and Alameda .....	30,026 40	75,000 00
Solano .....	62,500 00	142,100 00
Stanislaus .....	4,100 00	12,800 00
Sacramento .....	39,050 00	87,500 00
San Mateo and Alameda .....	3,000 00	6,500 00
Tehama .....	10,000 00	66,000 00
Tulare and Fresno .....	3,139 00	9,500 00
Tulare .....	55,608 94	131,660 00
Yuba .....	20,000 00	44,000 00
Totals .....	\$2,532,631 37	\$5,791,660 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County school bonds and bonds of municipal corporations in California .....	\$1,041,350 00	\$1,024,700 00	\$1,101,350 00
Bonds of other solvent corporations .....	440,000 00	440,000 00	440,000 00
Totals .....	\$1,481,350 00	\$1,464,700 00	\$1,541,350 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc. ....	\$306,900 00	\$246,598 36	\$331,505 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Savings account passbooks .....	\$1,550 00	\$2,500 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$4,582,906 48
2. Number of deposit accounts open January 1, 1891 .....	6,408
3. Number of deposit accounts opened during past year .....	2,879
4. Number of deposit accounts closed during past year .....	1,871
5. Amount deposited during past year .....	\$8,619,187 64
6. Amount withdrawn during past year .....	\$7,842,588 53
7. Amount of dividends or interest to depositors during past year .....	\$171,957 04
8. Rate per cent per annum of such dividends or interest—Term .....	5½ per cent.
9. Amount of dividends to stockholders during past year .....	\$43,000 00
10. Rate per cent per annum of same on paid up capital .....	7½ per cent.
11. Amount added to reserve fund during past year .....	\$40,000 00
12. Amount of gross earnings during past year .....	\$171,321 72
13. Amount of net earnings during past year .....	\$260,352 60
14. Number of deposits less than \$1,000 .....	5,498
15. Number of deposits over \$1,000 and less \$2,000 .....	458
16. Number of deposits over \$2,000 and less than \$5,000 .....	319
17. Number of deposits over \$5,000 .....	133
18. Average amount of each deposit account January 1, 1891 .....	\$715 18

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$100,000 00	Capital paid in coin .....	\$480,000 00
Real estate taken for debt .....	100 00	Reserve fund .....	70,000 00
Miscellaneous bonds and stocks .....	1,490,735 00	Due depositors .....	4,708,000 88
Loans on real estate .....	2,853,244 43		
Loans on stocks, bonds, and warrants .....	246,238 20		
Loans on other securities (grain, etc.) .....	31,835 86		
Loans on personal security .....	156,570 13		
Money on hand .....	213,096 73		
Due from banks and bankers .....	166,180 53		
Total resources .....	\$5,258,000 88	Total liabilities .....	\$5,258,000 88

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$960,000; amount paid in coin is \$480,000. The total number of shares of stock issued is 9,600 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. A. Aldrich, 435; W. R. Davis, 15; J. S. Drum, 50; E. A. Haines, 600; W. E. Miller, 200; E. W. Playter, 60; I. L. Requa, 100; H. Rogers, 115; E. C. Sessions, 150. Total number of shares held by the Directors is 1,725 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$100 00	\$4,500 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$2,265,894 54	\$5,000,000 00
Butte.....	23,000 00	60,000 00
Colusa.....	69,095 00	175,000 00
Contra Costa.....	11,520 00	30,000 00
Fresno.....	186,675 95	400,000 00
Fresno and Tulare.....	21,000 00	50,000 00
Marin and Sonoma.....	34,500 00	74,000 00
Napa.....	2,700 00	6,000 00
Santa Clara and Alameda.....	30,000 00	75,000 00
Solano.....	54,000 00	125,000 00
San Benito.....	12,500 00	32,000 00
Stanislaus.....	4,100 00	12,900 00
Sacramento.....	36,550 00	87,500 00
San Mateo.....	3,000 00	6,500 00
San Francisco.....	8,100 00	25,000 00
Tulare.....	70,608 94	165,000 00
Yuba.....	20,000 00	44,000 00
Totals .....	\$2,853,244 43	\$6,367,800 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and school bonds, and bonds of municipal corporations in California .....	\$918,735 00	\$918,735 00	\$1,567,385 00
Bonds of other solvent corporations.....	572,000 00	572,000 00	
Totals .....	\$1,490,735 00	\$1,490,735 00	\$1,567,385 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc.....	\$246,238 20	\$302,195 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Savings account passbooks, and temporary assignments of mortgages .....	\$31,835 86	\$37,300 00

## BANK COMMISSIONERS' EXAMINATION. (July 7, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$100,000 00	Capital paid up.....	\$475,000 00
Other real estate.....	100 00	Reserve fund.....	45,000 00
Invested in stocks, bonds, and warrants.....	1,484,330 00	Due depositors.....	4,072,880 28
Loans on real estate.....	2,296,303 55	Due banks and bankers.....	3,770 44
Loans and discounts.....	547,055 19	Interest collected.....	3,884 88
Cash balances.....	152,877 65	Rents, exchange, etc.....	359 30
Due from banks and bankers.....	44,090 92	Dividends unpaid.....	3,561 56
Expenses, taxes, etc.....	134 65	Profit and loss.....	20,435 50
Total resources.....	\$4,624,891 96	Total liabilities.....	\$4,624,891 96

## UNION SAVINGS BANK—OAKLAND. (Incorp. May 26, 1869.)

## JANUARY STATEMENT.

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$55,129 42	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	8,422 85	Profit and loss and contingent fund.....	31,000 00
United States bonds.....	1,788 75	Due depositors.....	2,836,575 66
Miscellaneous bonds and stocks.....	98,786 41	Dividends unpaid.....	12,120 00
Loans on real estate.....	2,747,215 92		
Loans on stocks, bonds, and warrants.....	24,000 00		
Money on hand.....	115,773 65		
Due from banks and bankers.....	124,765 36		
Furniture and fixtures.....	3,800 00		
Other assets.....	13 30		
Total resources.....	\$3,179,695 66	Total liabilities.....	\$3,179,695 66

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. West Martin, 150; William G. Henshaw, 361; Thomas Prather, 202; R. W. Kirkham, 200; R. S. Farrelly, 195; A. A. Moore, 46½; Hiram Tubbs, 400; S. Huff, 15; C. E. Palmer, 22½; W. J. Dingee, 25; Herman H. Tubbs, 33. Total number of shares held by the Directors is 1,650 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$8,422 85	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$76,400 68	\$152,801 36
Napa .....	750 00	1,500 00
Santa Clara .....	11,755 00	23,510 00
San Joaquin .....	14,500 00	29,000 00
Solano .....	52,500 00	105,000 00
Stanislaus .....	30,000 00	60,000 00
Tulare .....	1,500 00	3,000 00
Santa Barbara .....	34,420 00	68,840 00
Fresno .....	1,500 00	3,000 00
Colusa .....	7,500 00	15,000 00
Alameda .....	2,516,390 24	5,062,284 77
Totals .....	\$2,747,215 92	\$5,523,936 13

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
18 Oregon Railway and Navigation Co. bonds ..	\$18,000 00	\$19,282 50	\$19,980 00
77 Temescal School District bonds .....	7,700 00	8,083 50	8,083 50
25 Red Bluff School District bonds .....	25,000 00	26,570 41	26,570 41
35 Contra Costa Water Company bonds .....	35,000 00	35,350 00	35,700 00
19 Lorin School District bonds .....	9,500 00	9,500 00	9,500 00
Totals .....	\$95,200 00	\$98,786 41	\$99,833 91

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
300 shares Contra Costa Water Company stock ..	\$30,000 00	\$24,000 00	\$28,575 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$2,836,575 66
2. Number of deposit accounts open January 1, 1891 .....	4,096
3. Number of deposit accounts opened during past year .....	1,454
4. Number of deposit accounts closed during past year .....	1,100
5. Amount deposited during past year .....	\$2,070,674 07
6. Amount withdrawn during past year .....	\$1,714,058 12
7. Amount of dividends or interest to depositors during past year .....	\$125,170 56
8. Rate per cent per annum of such dividends or interest	{ First term... 5½ per cent.
	{ Second term... 5½ per cent.
9. Amount of dividends to stockholders during past year .....	\$24,000 00
10. Rate per cent per annum of same on paid up capital .....	8 per cent.
12. Amount of gross earnings during past year .....	\$213,593 44
13. Amount of net earnings during past year .....	\$148,702 14
14. Number of deposits less than \$1,000 .....	3,513
15. Number of deposits over \$1,000 and less than \$2,000 .....	308
16. Number of deposits over \$2,000 and less than \$5,000 .....	196
17. Number of deposits over \$5,000 .....	79
18. Average amount of each deposit account January 1, 1891 .....	\$692 52

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$55,846 04	Capital paid in coin.....	\$300,000 00
United States bonds.....	1,788 75	Profit and loss and contingent fund.....	31,000 00
Miscellaneous bonds and stocks.....	113,813 91	Due depositors.....	2,984,462 76
Loans on real estate.....	2,811,715 22	Dividends unpaid.....	12,204 00
Loans on stocks, bonds, and warrants.....	25,200 00		
Money on hand.....	29,951 92		
Due from banks and bankers..	285,454 79		
Furniture and fixtures.....	3,800 00		
Other assets.....	96 13		
Total resources.....	\$3,327,666 76	Total liabilities.....	\$3,327,666 76

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. West Martin, 150; Hiram Tubbs, 400; R. W. Kirkham, 200; Wm. G. Henshaw, 361; Wm. J. Dingee, 25; S. Huff, 15; R. S. Farrelly, 195; Thomas Prather, 101; C. E. Palmer, 123; A. A. Moore, 46; Herman H. Tubbs, 33. Total number of shares held by the Directors is 1,649 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$2,565,897 94	\$5,167,986 63
Contra Costa.....	67,900 68	135,801 36
Napa.....	750 00	1,500 00
Santa Clara.....	29,616 60	59,233 20
San Joaquin.....	14,430 00	28,860 00
Solano.....	52,500 00	105,000 00
Stanislaus.....	30,000 00	60,000 00
Tulare.....	1,500 00	3,000 00
Santa Barbara.....	34,420 00	68,840 00
Fresno.....	3,200 00	6,400 00
Colusa.....	11,500 00	23,000 00
Totals.....	\$2,811,715 22	\$5,659,621 19

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
18 Oregon Railway and Navigation Co. bonds.....	\$18,000 00	\$19,282 50	\$19,800 00
77 Temescal School District bonds.....	7,700 00	8,083 50	8,083 50
25 Red Bluff School District bonds.....	25,000 00	26,570 41	26,570 41
35 Contra Costa Water Co. bonds.....	35,000 00	35,350 00	35,700 00
19 Lorin School District bonds.....	9,500 00	9,500 00	9,500 00
5 Sanger School District bonds.....	10,000 00	10,505 00	10,505 00
45 Niles School District bonds.....	4,500 00	4,522 50	4,522 50
Totals.....	\$109,700 00	\$113,813 91	\$114,681 41



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
300 shares Contra Costa Water Co. stock .....	\$30,000 00	\$24,000 00	\$30,000 00
22 shares Homestead Loan Association of Berkeley stock .....	1,384 00	1,200 00	1,384 00
Totals .....	\$31,384 00	\$25,200 00	\$31,384 00

## BANK COMMISSIONERS' EXAMINATION. (July 8, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$55,129 42	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants.....	101,425 16	Due depositors.....	2,571,226 15
Loans on real estate.....	2,571,508 78	Interest collected.....	5,247 55
Loans and discounts.....	24,000 00	Rents, exchange, etc.....	40 00
Cash balances.....	27,909 16	Dividends unpaid.....	3,512 00
Due from banks and bankers..	127,360 36	Profit and loss.....	30,968 42
Furniture, fixtures, etc.....	3,800 00	Other liabilities.....	357 61
Expenses, taxes, etc.....	218 85		
Total resources .....	\$2,911,351 73	Total liabilities.....	\$2,911,351 73

RIVERSIDE SAVINGS BANK AND TRUST COMPANY. (Incorp.  
September, 1890.)

## JANUARY STATEMENT.

A. P. JOHNSON, President.

C. H. SCOTT, Secretary.

Resources.		Liabilities.	
Loans on real estate .....	\$29,000 00	Capital paid in coin.....	\$15,000 00
Money on hand.....	835 84	Profit and loss and contin- gent fund.....	26 50
Due from banks and bankers..	18,817 51	Due depositors.....	34,088 52
Expenses .....	461 67		
Total resources .....	\$49,115 02	Total liabilities .....	\$49,115 02

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$15,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 150 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. S. Castleman, 18; J. O. Gilbert, 5½; J. A. Simms, 7½; A. P. Johnson, 12; John McFarland, 6; L. C. Waite, 9; A. H. Naftzger, 12; M. J. Daniels, 4½; C. W. Craven, 2½. Total number of shares held by the Directors is 76½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$29,000 00	\$94,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891.....	\$34,088 52
2. Number of deposit accounts open January 1, 1891.....	101
3. Number of deposit accounts opened during past year.....	109
4. Number of deposit accounts closed during past year.....	6
5. Amount deposited during past year.....	\$22,415 52
6. Amount withdrawn during past year.....	\$3,827 00
8. Rate per cent per annum of such dividends or interest { Term.....	5 per cent.
{ Ordinary.....	3 per cent.
14. Number of deposits less than \$1,000.....	95
15. Number of deposits over \$1,000 and less than \$2,000.....	11
16. Number of deposits over \$2,000 and less than \$5,000.....	3
18. Average amount of each deposit account January 1, 1891.....	\$337 50

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate.....	\$90,489 25	Capital paid in coin.....	\$15,000 00
Money on hand.....	585 72	Profit and loss and contingent fund.....	1,391 20
Due from banks and bankers.....	22,183 27	Due depositors.....	98,114 54
Expenses.....	1,247 50		
Total resources.....	\$114,505 74	Total liabilities.....	\$114,505 74

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$15,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 150 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Johnson, 18; A. H. Naftzger, 12; T. H. B. Chamblin, 3; J. A. Simms, 7½; John McFarland, 6; L. C. Waite, 9; M. J. Daniels, 4½; J. S. Castleman, 18. Total number of shares held by the Directors is 78 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$90,489 25	\$368,000 00

## BANK COMMISSIONERS' EXAMINATION. (May 16, 1891.)

Resources.		Liabilities.	
Loans on real estate.....	\$34,800 00	Capital paid up.....	\$15,000 00
Cash balances.....	815 75	Due depositors.....	79,971 44
Due from banks and bankers.....	9,170 77	Interest collected.....	843 40
Expenses, taxes, etc.....	1,028 32		
Total resources.....	\$95,814 84	Total liabilities.....	\$95,814 84

# FARMERS AND MECHANICS SAVINGS BANK—SACRAMENTO. (Incorp. September 20, 1890.)

## JANUARY STATEMENT.

B. U. STEINMAN, President.

D. D. WHITEBECK, Cashier.

Resources.		Liabilities.	
County warrants.....	\$4,000 00	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	51,000 00	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund.....	175 80
warrants.....	68,693 00	Due depositors.....	91,156 30
Money on hand.....	42,623 20		
Due from banks and bankers..	21,557 92		
Furniture and fixtures.....	1,099 38		
Expenses.....	2,358 60		
Total resources.....	\$191,332 10	Total liabilities.....	\$191,332 10

### DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: B. U. Steinman, 350; E. K. Alsip, 150; W. E. Terry, 300; James McNasser, 100; J. M. Stephenson, 200; Sol. Runyon, 300; C. H. Cummings, 100. Total number of shares held by the Directors is 1,500 shares.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$27,500 00	\$59,500 00
Yolo.....	12,000 00	35,000 00
Placer.....	5,500 00	16,500 00
Sutter.....	6,000 00	14,000 00
Totals.....	\$51,000 00	\$125,000 00

### AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
State Agricultural Society.....	\$1,493 00	\$1,493 00	\$1,493 00
Union Building and Loan Association.....	24,000 00	21,000 00	40,000 00
Capital Gas Company.....	20,000 00	20,000 00	100,000 00
Occidental Building and Loan Association.....	15,000 00	15,000 00	30,000 00
County road warrants.....	4,250 00	4,000 00	4,250 00
Capital Gas Company stock.....	1,500 00	1,200 00	1,680 00
Leland Stanford.....	10,000 00	10,000 00	10,000 00
Totals.....	\$76,243 00	\$72,693 00	\$187,423 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$149,134 13
2. Number of deposit accounts open January 1, 1891 .....	146
3. Number of deposit accounts opened during past year .....	169
4. Number of deposit accounts closed during past year .....	23
5. Amount deposited during past year .....	\$149,134 13
6. Amount withdrawn during past year .....	\$57,977 86
14. Number of deposits less than \$1,000 .....	114
15. Number of deposits over \$1,000 and less than \$2,000 .....	14
16. Number of deposits over \$2,000 and less than \$5,000 .....	13
17. Number of deposits over \$5,000 .....	5
18. Average amount of each deposit account January 1, 1891 .....	\$882 45 <sup>18</sup> / <sub>189</sub>

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$213,343 00	Capital paid in coin .....	\$100,000 00
Money on hand .....	51,505 70	Reserve fund .....	591 65
Due from banks and bankers .....	7,428 74	Due depositors .....	177,012 42
Furniture and fixtures .....	1,178 83	Dividends unpaid .....	2,211 84
Other assets .....	6,359 64		
Total resources .....	\$279,815 91	Total liabilities .....	\$279,815 91

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: B. U. Steinman, 275; E. K. Alsip, 150; J. M. Stephenson, 200; Solomon Runyon, 325; W. E. Terry, 250; James McNasser, 100; C. H. Cummings, 100. Total number of shares held by the Directors is 1,400 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento .....	\$104,193 00	\$173,593 00
Yolo .....	32,000 00	58,000 00
Placer .....	37,150 00	80,000 00
Sutter .....	6,000 00	12,000 00
San Joaquin .....	12,500 00	22,000 00
El Dorado .....	2,000 00	4,000 00
Solano .....	9,500 00	18,000 00
Washoe, Nevada .....	10,000 00	30,000 00
Totals .....	\$213,343 00	\$397,593 00

## BANK COMMISSIONERS' EXAMINATION. (April 7, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$178,393 00	Capital paid up .....	\$90,000 00
Cash balances .....	35,442 08	Due depositors .....	143,706 22
Due from banks and bankers .....	15,129 57	Interest collected .....	759 41
Furniture, fixtures, etc. ....	1,128 63		
Expenses, taxes, etc. ....	4,202 35		
Other assets (stamp system) ..	170 00		
Total resources .....	\$234,465 63	Total liabilities .....	\$234,465 63



PEOPLE'S SAVINGS BANK—SACRAMENTO. (Incorp. May 23, 1879.)

JANUARY STATEMENT.

WM. BECKMAN, President.

GEO. W. LORENZ, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$11,220 00	Capital paid in coin.....	\$225,500 00
Real estate taken for debt.....	18,169 72	Reserve fund.....	44,673 28
Miscellaneous bonds and stocks.....	50 00	Profit and loss and contingent fund.....	17,002 99
Loans on real estate.....	797,467 70	Due depositors.....	643,514 26
Money on hand.....	106,585 65	Due banks and bankers.....	4,898 71
Due from banks and bankers.....	10,758 34	Dividends unpaid.....	10,157 17
Furniture and fixtures.....	1,495 00		
Total resources.....	\$945,746 41	Total liabilities.....	\$945,746 41

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$410,000; amount paid in coin is \$225,500. The total number of shares of stock issued is 410,000 shares; the amount paid on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Beckman, 73,718; J. L. Huntoon, 53,443; Wm. Johnston, 1,056; E. J. Croly, 4,119; Samuel Gottlieb, 1,121; Geo. M. Hayton, 6,498; E. C. Atkinson, 221. Total number of shares held by the Directors is 140,176 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Tehama.....	\$10,614 93
Colusa.....	7,554 79
Total.....	\$18,169 72

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$166,167 70	\$332,000 00
Placer.....	98,500 00	180,000 00
Colusa.....	151,500 00	300,000 00
Tehama.....	83,000 00	166,000 00
Fresno.....	94,000 00	188,000 00
Butte.....	24,000 00	48,000 00
El Dorado.....	6,500 00	12,000 00
San Joaquin.....	12,500 00	24,000 00
Solano.....	17,000 00	34,000 00
Sutter.....	22,000 00	40,000 00
Tulare.....	2,000 00	4,000 00
Yuba.....	5,300 00	10,000 00
Yolo.....	9,000 00	18,000 00
Washoe, Nev.....	90,000 00	180,000 00
Lassen.....	16,000 00	32,000 00
Totals.....	\$797,467 70	\$1,568,000 00

## STATISTICAL INFORMATION.

1.	Number of deposit accounts open January 1, 1890.....	839
2.	Number of deposit accounts open January 1, 1891.....	1,262
5.	Amount deposited during past year, including certificates of deposit ..	\$687,692 20
6.	Amount withdrawn during past year, including certificates of deposit..	\$636,038 24
7.	Amount of dividends or interest to depositors during past year ..	\$22,773 00
8.	Rate per cent per annum of such dividends or interest { Term..... 5.33½ per cent. Ordinary..... 4 per cent.	
9.	Amount of dividends to stockholders during past year.....	\$13,516 62
10.	Rate per cent per annum of same on paid up capital.....	6 per cent.
11.	Amount added to reserve fund during past year.....	\$6,978 98
12.	Amount of gross earnings during past year.....	\$77,350 03
13.	Amount of net earnings during past year.....	\$53,999 34

JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$11,220 00	Capital paid in coin.....	\$225,500 00
Real estate taken for debt.....	19,909 46	Reserve fund.....	47,029 71
Miscellaneous bonds and stocks.....	75 00	Profit and loss and contin- gent fund.....	18,363 64
Loans on real estate.....	857,148 82	Due depositors.....	664,640 05
Money on hand.....	37,891 35	Due banks and bankers.....	517 46
Due from banks and bankers.....	38,431 55	Dividends unpaid.....	10,115 32
Furniture and fixtures.....	1,495 00		
Total resources.....	\$966,171 18	Total liabilities.....	\$966,171 18

### DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$410,000; amount paid in coin is \$225,500. The total number of shares of stock issued is 410,000 shares; the amount paid on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows: William Beckman, 75,000; J. L. Huntoon, 56,107; William Johnston, 1,056; E. J. Croly, 4,119; Samuel Gottlieb, 1,121; George M. Hayton, 6,498; E. C. Atkinson, 221. Total number of shares held by the Directors is 144,122 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Tehama .....	\$11,666 55
Colusa .....	8,246 91
Total .....	\$19,909 46

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento .....	\$216,048 82	\$400,000 00
Placer .....	111,900 00	200,000 00
Colusa .....	145,100 00	200,000 00
Tehama .....	102,000 00	150,000 00
Fresno .....	104,600 00	200,000 00
Butte .....	24,000 00	50,000 00
El Dorado .....	7,000 00	12,000 00
San Joaquin .....	9,000 00	16,000 00
Washoe, Nev. ....	56,600 00	100,000 00
Solano .....	17,000 00	34,000 00
Sutter .....	32,000 00	60,000 00
Tulare .....	2,000 00	5,000 00
Yuba .....	5,500 00	10,000 00
Yolo .....	8,400 00	16,000 00
Lassen .....	16,000 00	30,000 00
Totals .....	\$857,148 82	\$1,483,000 00

## BANK COMMISSIONERS' EXAMINATION. (August 8, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$11,220 00	Capital paid up .....	\$225,500 00
Other real estate .....	13,917 58	Reserve fund .....	41,258 81
Loans on real estate .....	732,789 38	Due depositors .....	599,348 65
Cash balances .....	106,217 45	Interest collected .....	5,421 34
Due from banks and bankers ..	22,511 62	Dividends unpaid .....	4,759 71
Furniture, fixtures, etc. ....	1,500 00	Profit and loss .....	12,926 72
Expenses, taxes, etc. ....	1,059 20		
Total resources .....	\$889,215 23	Total liabilities .....	\$889,215 23

## SACRAMENTO BANK. (Incorp. January 28, 1875.)

## JANUARY STATEMENT.

WILLIAM P. COLEMAN, President.

EDWARD R. HAMILTON, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$21,081 03	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	42,490 87	Reserve fund .....	46,574 62
Miscellaneous bonds and stocks .....	1,000 00	Profit and loss and contin- gent fund .....	44,902 39
Loans on real estate .....	2,961,533 43	Due depositors .....	2,847,868 51
Money on hand .....	217,053 48	Due banks and bankers .....	1,000 00
Due from banks and bankers ..	79,689 25	Other liabilities (earnings col- lected) .....	105,010 78
Expenses .....	22,508 24		
Total resources .....	\$3,345,356 30	Total liabilities .....	\$3,345,356 30

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Coleman, 705; P. Scheld, 1,348; M. E. Ross, 800; F. R. Dray, 360; F. Birdsall, 52. Total number of shares held by the Directors is 3,265 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte .....	\$17,355 70	\$35,000 00
Sacramento .....	4,280 24	5,000 00
San Joaquin .....	9,111 73	12,000 00
Stanislaus .....	3,101 06	4,000 00
Tehama .....	1,517 38	1,600 00
Calaveras .....	1,021 60	1,100 00
Merced .....	6,103 16	7,000 00
Totals .....	\$42,490 87	\$65,700 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador .....	\$4,147 24	\$7,000 00
Butte .....	26,933 38	45,000 00
Colusa .....	388,439 86	700,000 00
Calaveras .....	1,150 00	2,000 00
El Dorado .....	8,939 45	15,000 00
Fresno .....	661,225 87	1,200 00
Kern .....	8,430 00	15,000 00
Lake .....	3,500 00	6,000 00
Merced .....	180,333 66	350,000 00
Nevada .....	14,463 00	25,000 00
Napa .....	937 32	1,600 00
Placer .....	92,160 61	175,000 00
Sacramento .....	370,116 79	650,000 00
Solano .....	55,876 00	100,000 00
Sutter .....	33,232 50	60,000 00
Stanislaus .....	552,494 63	1,000,000 00
San Joaquin .....	72,296 10	150,000 00
Tehama .....	22,300 00	40,000 00
Tuolumne .....	5,545 00	10,000 00
Tulare .....	373,782 17	700,000 00
Yolo .....	72,729 85	150,000 00
Yuba .....	12,500 00	23,000 00
Totals .....	\$2,961,533 43	\$5,424,600 00



## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$2,846,961 00
2. Number of deposit accounts open January 1, 1891 .....	3,757
3. Number of deposit accounts opened during past year .....	969
4. Number of deposit accounts closed during past year .....	814
5. Amount deposited during past year .....	\$1,357,328 00
6. Amount withdrawn during past year .....	\$1,185,707 00
7. Amount of dividends or interest to depositors during past year .....	\$117,750 00
8. Rate per cent per annum of such dividends or interest	{Term ..... 5½ and 5¾ per cent. Ordinary ..... 3¾ and 4 per cent.
9. Amount of dividends to stockholders during past year .....	\$15,800 00
10. Rate per cent per annum of same on paid up capital .....	5½ and 5¾ per cent.
12. Amount of gross earnings during past year (collected) .....	\$210,110 00
13. Amount of net earnings during past year (collected, less taxes and expenses) .....	\$126,198 00
14. Number of deposits less than \$1,000 .....	3,080
15. Number of deposits over \$1,000 and less than \$2,000 .....	341
16. Number of deposits over \$2,000 and less than \$5,000 .....	247
17. Number of deposits over \$5,000 .....	89
18. Average amount of each deposit account January 1, 1891 .....	\$757 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$26,859 76	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	54,003 91	Reserve fund .....	45,824 49
Miscellaneous bonds and stocks .....	1,000 00	Profit and loss and contingent fund .....	55,257 13
Loans on real estate .....	3,106,408 32	Due depositors .....	3,022,521 13
Money on hand .....	217,258 54	Due banks and bankers .....	1,713 45
Due from banks and bankers .....	100,831 25	Other liabilities .....	104,986 22
Expenses .....	23,940 64		
Total resources .....	\$3,530,302 42	Total liabilities .....	\$3,530,302 42

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: William P. Coleman, 705; M. E. Ross, 800; P. Scheld, 1,348; F. R. Dray, 360; F. Birdsall, 52. Total number of shares held by the Directors is 3,265 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte .....	\$17,428 80	\$35,000 00
Sacramento .....	4,280 24	5,000 00
Tulare .....	6,016 00	6,100 00
Stanislaus .....	16,213 16	17,000 00
Tehama .....	1,517 38	1,600 00
San Joaquin .....	7,526 73	10,000 00
Calaveras .....	1,021 60	1,100 00
Totals .....	\$54,003 91	\$75,800 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$386,784 59	\$700,000 00
San Joaquin.....	65,001 00	110,000 00
Merced.....	197,852 60	350,000 00
Stanislaus.....	509,463 73	1,000,000 00
Tuolumne.....	5,500 00	10,000 00
Amador.....	3,750 00	7,000 00
Calaveras.....	1,150 00	2,000 00
Fresno.....	767,017 61	1,400,000 00
Tulare.....	427,580 92	800,000 00
Kern.....	9,600 00	17,000 00
El Dorado.....	8,946 47	15,000 00
Nevada.....	13,463 00	23,000 00
Placer.....	89,755 40	160,000 00
Sutter.....	39,502 84	70,000 00
Yuba.....	12,500 00	22,000 00
Butte.....	22,875 00	40,000 00
Tehama.....	22,709 50	40,000 00
Colusa.....	388,758 27	700,000 00
Lake.....	3,500 00	6,000 00
Yolo.....	74,065 60	130,000 00
Solano.....	55,731 00	100,000 00
Napa.....	900 79	1,600 00
Totals.....	\$3,106,408 32	\$5,703,600 00

## BANK COMMISSIONERS' EXAMINATION. (August 11, 1890.)

Resources.	Liabilities.
Bank premises..... \$20,000 00	Capital paid up..... \$300,000 00
Other real estate..... 40,206 05	Reserve fund..... 47,348 32
Invested in stocks, bonds, and warrants..... 500 00	Due depositors..... 2,658,109 10
Loans on real estate..... 2,905,289 51	Interest collected..... 8,024 43
Cash balances..... 56,688 08	Rents, exchange, etc..... 348 05
Due from banks and bankers..... 91,582 63	Dividends unpaid..... 81 12
Expenses, taxes, etc..... 3,575 00	Profit and loss..... 100,948 87
	Other liabilities..... 2,981 38
Total resources..... \$3,117,841 27	Total liabilities..... \$3,117,841 27

ORANGE COUNTY SAVINGS, LOAN, AND TRUST COMPANY—  
SANTA ANA. (Incorp. April 8, 1889.)

## JANUARY STATEMENT.

CAREY R. SMITH, President.

C. F. MANSUR, Cashier.

Resources.	Liabilities.
Bank premises..... \$9,213 10	Capital paid in coin..... \$19,400 00
Loans on real estate..... 29,528 52	Profit and loss and contingent fund..... 1,126 24
Money on hand..... 13,914 11	Due depositors..... 45,050 78
Due from banks and bankers..... 6,127 02	Other liabilities..... 53 56
Other assets..... 6,847 83	
Total resources..... \$65,630 58	Total liabilities..... \$65,630 58

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$97,000; amount paid in coin is \$19,400. The total number of shares of stock issued is 97 shares; the amount paid on each share of stock is \$200.

The names of the Directors, and number of shares of stock held by each, are as follows: Carey R. Smith, 10; I. N. Rafferty, 10; C. F. Mansur, 9; C. D. Ball, 2; Thos. McKeever, 1. Total number of shares held by the Directors is 32 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$27,428 52	\$60,000 00
San Bernardino.....	2,100 00	6,000 00
Totals.....	\$29,528 52	\$66,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$45,050 78
2. Number of deposit accounts open January 1, 1891.....	231
3. Number of deposit accounts opened during past year .....	195
4. Number of deposit accounts closed during past year .....	150
5. Amount deposited during past year.....	\$199,880 75
6. Amount withdrawn during past year .....	\$173,533 35
7. Amount of dividends or interest to depositors during past year.....	\$401 66
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>4½ per cent.</div> <div>Ordinary</div> <div>3 per cent.</div> </div>
12. Amount of gross earnings during past year .....	
13. Amount of net earnings during past year .....	\$2,871 19
14. Number of deposits less than \$1,000 .....	\$94 65
15. Number of deposits over \$1,000 and less than \$2,000 .....	223
16. Number of deposits over \$2,000 and less than \$5,000 .....	5
18. Average amount of each deposit account January 1, 1891.....	3
	\$195 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$9,213 10	Capital paid in coin.....	\$19,400 00
Miscellaneous bonds and stocks.....	3,595 50	Profit and loss and contin- gent fund .....	1,126 24
Loans on real estate.....	54,198 75	Due depositors.....	66,920 31
Money on hand.....	9,675 75	Due banks and bankers.....	35 65
Due from banks and bankers..	4,191 36	Other liabilities.....	1,246 30
Furniture and fixtures.....	4,487 92		
Expenses .....	3,366 12		
Total resources .....	\$88,728 50	Total liabilities .....	\$88,728 50

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$97,000; amount paid in coin is \$19,400. The total number of shares of stock issued is 97 shares; the amount paid on each share of stock is \$200.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 10; C. D. Ball, 2; Dan'l Halladay, 10; I. N. Rafferty, 10; W. H. Spurgeon, 10. Total number of shares held by the Directors is 42 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange .....	\$51,818 75	\$125,000 00
San Bernardino .....	2,100 00	6,000 00
Los Angeles .....	280 00	2,000 00
Totals .....	\$54,198 75	\$133,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tustin School District bonds .....	\$3,595 50	\$3,595 50	\$3,595 50

## BANK COMMISSIONERS' EXAMINATION. (May 25, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$9,213 10	Capital paid up .....	\$19,400 00
Loans on real estate .....	49,173 75	Due depositors .....	64,042 67
Cash balances .....	13,459 72	Interest collected .....	943 42
Due from banks and bankers ..	6,222 49	Rents, exchange, etc. ....	124 96
Furniture, fixtures, etc. ....	4,487 92	Profit and loss .....	1,126 24
Expenses, taxes, etc. ....	3,098 99	Other liabilities .....	18 68
Total resources .....	\$85,655 97	Total liabilities .....	\$85,655 97

## SAVINGS BANK OF SAN BERNARDINO. (Incorp. December 12, 1889.)

## JANUARY STATEMENT.

FRANK HINCKLEY, President.

S. F. ZOMBRO, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$39,800 50	Capital paid in coin .....	\$10,000 00
Loans on stocks, bonds, and warrants .....	4,000 00	Reserve fund .....	150 75
Money on hand .....	1,146 50	Profit and loss and contin- gent fund .....	2,364 75
Due from banks and bankers ..	10,644 72	Due depositors .....	45,558 61
Other assets .....	2,482 39		
Total resources .....	\$58,074 11	Total liabilities .....	\$58,074 11

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Richard Gird, 229½; Frank Hinckley, 30; M. Byrne, 30; H. L. Drew, 214¾; John Anderson, 34¾; C. Kurtz, 34¾; N. S. McAbee, 88; James Fleming, 34¾; S. F. Zombro, 30. Total number of shares held by the Directors is 725 shares.



Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$48,875 36	\$123,100 00

## BANK COMMISSIONERS' EXAMINATION. (May 12, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$47,075 36	Capital paid up .....	\$10,000 00
Cash balances .....	318 71	Reserve fund .....	150 75
Due from banks and bankers ..	6,323 17	Due depositors .....	44,801 78
Expenses, taxes, etc. ....	75 50	Rents, exchange, etc. ....	23 79
Other assets .....	1,873 15	Profit and loss .....	689 57
Total resources .....	\$55,665 89	Total liabilities .....	\$55,665 89

## SANTA BARBARA SAVINGS AND LOAN BANK. (Incorp. March 19, 1891.)

## JULY STATEMENT.

GEORGE S. EDWARDS, President.

W. B. METCALF, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$15,788 00	Capital paid in coin .....	\$7,950 00
Money on hand .....	9,451 60	Due depositors .....	17,495 20
Expenses .....	209 75	Other liabilities .....	4 15
Total resources .....	\$25,449 35	Total liabilities .....	\$25,449 35

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$79,500; amount paid in coin is \$7,950. The total number of shares of stock issued is 795 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: George S. Edwards, 350; Hugh D. Vail, 100; E. B. Hall, 10; W. W. Hollister, 30; James A. Blood, 25; Joseph Sexton, 50. Total number of shares held by the Directors is 565 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara .....	\$15,788 00	\$30,000 00

# SANTA CRUZ BANK OF SAVINGS AND LOAN. (Incorp. March, 1870.)

## JANUARY STATEMENT.

J. H. LOGAN, President.

F. G. MENEFFEE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,000 00	Capital paid in coin.....	\$20,000 00
Loans on real estate.....	415,709 20	Reserve fund.....	16,000 00
Money on hand.....	30,051 62	Profit and loss and contin-	
Due from banks and bankers.....	50,000 00	gent fund.....	18,618 90
Furniture and fixtures.....	1,500 00	Due depositors.....	448,641 92
Total resources.....	\$503,260 82	Total liabilities.....	\$503,260 82

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Logan, 50; P. B. Fagen, 165; L. Schwartz, 100; Frank O'Neill, 5; J. D. Phelan, 5; B. F. Porter, 35; S. F. Grover, 1. Total number of shares held by the Directors is 361 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Mateo.....	\$17,500 00	\$30,000 00
Monterey.....	21,000 00	40,000 00
Tacoma, Washington.....	45,000 00	100,000 00
Santa Cruz.....	332,209 20	600,000 00
Totals.....	\$415,709 20	\$770,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891.....	\$448,641 92
2. Number of deposit accounts open January 1, 1891.....	802
3. Number of deposit accounts opened during past year.....	344
4. Number of deposit accounts closed during past year.....	245
5. Amount deposited during past year.....	\$361,190 65
6. Amount withdrawn during past year.....	312,411 13
7. Amount of dividends or interest to depositors during past year.....	14,968 44
8. Rate per cent per annum of such dividends or interest—Term.....	4 per cent.
9. Amount of dividends to stockholders during past year.....	\$2,000 00
10. Rate per cent per annum of same on paid up capital.....	10 per cent.
11. Amount added to reserve fund during past year.....	\$1,000 00
12. Amount of gross earnings during past year.....	34,655 99
13. Amount of net earnings during past year.....	7,730 74
14. Number of deposits less than \$1,000.....	688
15. Number of deposits over \$1,000 and less than \$2,000.....	69
16. Number of deposits over \$2,000 and less than \$5,000.....	36
17. Number of deposits over \$5,000.....	9
18. Average amount of each deposit account January 1, 1891.....	\$559 40

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$6,000 00	Capital paid in coin .....	\$48,260 00
Loans on real estate .....	403,931 70	Reserve fund .....	3,000 00
Money on hand.....	27,599 49	Profit and loss and contin-	
Due from banks and bankers..	55,000 00	gent fund .....	4,515 92
Furniture and fixtures.....	1,500 00	Due depositors.....	435,748 27
		Dividends unpaid.....	2,432 00
		Other liabilities.....	75 00
Total resources.....	\$494,031 19	Total liabilities .....	\$494,031 19

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$48,260. The total number of shares of stock issued is 2,413 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Logan, 38; P. B. Fagen, 412; L. Schwartz, 361; B. F. Porter, 100; S. F. Grover, 23; S. Dreman, 50; J. D. Phelan, 13. Total number of shares held by the Directors is 997 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Mateo.....	\$17,500 00	\$30,000 00
Monterey.....	17,000 00	35,000 00
Tacoma, Washington.....	45,000 00	100,000 00
Santa Cruz .....	324,431 70	600,000 00
Totals .....	\$403,931 70	\$765,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 3, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$7,500 00	Capital paid up .....	\$20,000 00
Loans on real estate .....	400,416 20	Reserve fund .....	16,000 00
Cash balances .....	23,913 77	Due depositors .....	437,564 61
Due from banks and bankers ..	60,000 00	Interest collected .....	3,605 18
Expenses, taxes, etc.....	1,037 45	Dividends unpaid.....	4 00
		Profit and loss .....	15,693 63
Total resources .....	\$492,867 42	Total liabilities .....	\$492,867 42



## CITY SAVINGS BANK—SANTA CRUZ. (Incorp. December 6, 1887.)

## JANUARY STATEMENT.

L. K. BALDWIN, President.

W. D. HASLAM, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$176,268 80	Capital paid in coin .....	\$7,410 00
Money on hand .....	10,933 00	Reserve fund .....	7,619 76
Furniture and fixtures .....	507 40	Due depositors .....	171,938 44
		Dividends unpaid .....	741 00
Total resources .....	\$187,709 20	Total liabilities .....	\$187,709 20

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$74,100; amount paid in coin is \$7,410. The total number of shares of stock issued is 741 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 70; F. A. Hihn, 134; A. Russel, 40; M. A. Buckley, 60; Jackson Sylvar, 20; J. S. Green, 20; I. L. Thurber, 80. Total number of shares held by the Directors is 434 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$171,268 80	\$350,000 00
Monterey .....	4,000 00	12,000 00
San Benito .....	1,000 00	3,000 00
Totals .....	\$176,268 80	\$365,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$171,938 44
2. Number of deposit accounts open January 1, 1891 .....	430
3. Number of deposit accounts opened during past year .....	236
4. Number of deposit accounts closed during past year .....	181
5. Amount deposited during past year .....	\$142,071 99
6. Amount withdrawn during past year .....	\$113,632 45
7. Amount of dividends or interest to depositors during past year .....	\$4,866 93
8. Rate per cent per annum of such dividends or interest—Ordinary .....	4 per cent.
9. Amount of dividends to stockholders during past year .....	\$1,077 00
10. Rate per cent per annum of same on paid up capital .....	14½ per cent.
11. Amount added to reserve fund during past year .....	\$5,659 90
12. Amount of gross earnings during past year .....	\$12,104 27
13. Amount of net earnings during past year .....	\$3,738 90
14. Number of deposits less than \$1,000 .....	388
15. Number of deposits over \$1,000 and less than \$2,000 .....	30
16. Number of deposits over \$2,000 and less than \$5,000 .....	12
18. Average amount of each deposit account January 1, 1891 .....	\$399 85½

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$195,844 90	Capital paid in coin .....	\$7,410 00
Money on hand .....	18,072 42	Reserve fund .....	9,695 11
Furniture and fixtures .....	550 70	Profit and loss and contin- gent fund .....	1,580 00
		Due depositors .....	191,739 01
		Due banks and bankers .....	3,302 90
		Dividends unpaid .....	741 00
Total resources .....	\$214,468 02	Total liabilities .....	\$214,468 02

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$74,100; amount paid in coin is \$7,410. The total number of shares of stock issued is 741 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 70; F. A. Hihn, 134; A. Russell, 40; M. A. Buckley, 60; Jackson Sylvar, 20; I. L. Thurber, 67; H. D. Peña, 75. Total number of shares held by the Directors is 466 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$195,844 90	\$403,690 00

## BANK COMMISSIONERS' EXAMINATION. (October 2, 1890.)

Resources.		Liabilities.	
Loans on real estate .....	\$167,918 80	Capital paid up .....	\$3,390 00
Cash balances .....	7,396 91	Reserve fund .....	3,680 11
Furniture, fixtures, etc. ....	455 45	Due depositors .....	166,582 30
Expenses, taxes, etc. ....	201 80	Interest collected .....	2,317 55
		Dividends unpaid .....	3 00
Total resources .....	\$175,972 96	Total liabilities .....	\$175,972 96

# CALIFORNIA SAVINGS BANK—SAN DIEGO. (Incorp. January 11, 1890.)

## JANUARY STATEMENT.

J. W. COLLINS, President.

FRED. T. HILL, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$15,000 00	Capital paid in coin .....	\$25,000 00
County warrants.....	2,364 25	Profit and loss and contingent fund .....	3,138 69
Loans on real estate .....	49,550 00	Due depositors.....	170,248 17
Loans on stocks, bonds, and warrants.....	10,208 33		
Money on hand.....	48,008 50		
Due from banks and bankers ..	73,265 78		
Total resources .....	\$198,386 86	Total liabilities .....	\$198,386 86

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Collins, 500; S. G. Havermale, 500; D. D. Dare, 500; Wm. Collier, 5; H. F. Norcross, 5. Total number of shares held by the Directors is 1,510 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$48,550 00	\$100,000 00
Los Angeles.....	1,000 00	
Totals .....	\$49,550 00	\$100,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
15 first mortgage 7 per cent Cable Railway bonds.....	\$15,000 00	\$15,000 00	\$15,000 00
San Diego County warrants .....	2,364 25	2,364 25	2,421 40
Totals .....	\$17,364 25	\$17,364 25	\$17,421 40

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares National Bank stock .....	\$10,000 00	\$10,000 00	\$11,500 00
San Diego County warrants .....	208 33	208 33	208 33
Totals .....	\$10,208 33	\$10,208 33	\$11,708 33

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$170,248 17
2. Number of deposit accounts open January 1, 1891 .....	195
3. Number of deposit accounts opened during past year .....	280
4. Number of deposit accounts closed during past year .....	85
5. Amount deposited during past year .....	\$804,884 02
6. Amount withdrawn during past year .....	\$634,635 85
7. Amount of dividends or interest to depositors during past year .....	\$10,487 13
8. Rate per cent per annum of such dividends or interest	{ Term .....
	{ Ordinary .....
	6 per cent.
	5 per cent.
9. Amount of dividends to stockholders during past year .....	\$2,500 00
10. Rate per cent per annum of same on paid up capital .....	10 per cent.
11. Amount added to reserve fund during past year .....	\$1,000 00
12. Amount of gross earnings during past year .....	\$15,336 22
13. Amount of net earnings during past year .....	\$14,039 85
14. Number of deposits less than \$1,000 .....	183
15. Number of deposits over \$1,000 and less than \$2,000 .....	7
16. Number of deposits over \$2,000 and less than \$5,000 .....	2
17. Number of deposits over \$5,000 .....	3
18. Average amount of each deposit account January 1, 1891 .....	\$656 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$108,601 83	Capital paid in coin .....	\$25,000 00
Money on hand .....	50,979 10	Reserve fund .....	1,000 00
Due from banks and bankers .....	67,025 23	Profit and loss and contin-	
Furniture and fixtures .....	3,025 00	gent fund .....	3,531 58
Expenses .....	1,213 40	Due depositors .....	201,507 08
Taxes .....	194 10		
Total resources .....	\$231,038 66	Total liabilities .....	\$231,038 66

### DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Havermale, 500;	D. D. Dare, 500;	William Collier, 5;	J. W. Collins, 500;	F. T. Hill,
5. Total number of shares held by the Directors is 1,510 shares.				

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$107,557 63	} \$217,000 00
Orange .....	1,000 00	
Totals .....	\$108,557 63	\$217,000 00



## BANK COMMISSIONERS' EXAMINATION. (May 19, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$125,946 41	Capital paid up.....	\$25,000 00
Cash balances .....	10,000 44	Reserve fund .....	1,000 00
Due from banks and bankers ..	57,489 71	Due depositors.....	168,745 10
Furniture, fixtures, etc. ....	3,025 00	Interest collected .....	2,895 76
Expenses, taxes, etc. ....	1,179 30		
Total resources .....	\$197,640 86	Total liabilities .....	\$197,640 86

## SAN DIEGO SAVINGS BANK. (Incorp. April 15, 1889.)

## JANUARY STATEMENT.

J. W. SEFTON, President.

M. T. GILMORE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ....	\$3,292 04	Capital paid in coin.....	\$20,000 00
Loans on real estate .....	147,980 00	Reserve fund .....	105 40
Money on hand .....	23,803 43	Profit and loss and contin-	
Due from banks and bankers ..	3,148 44	gent fund .....	6,888 87
Other assets .....	2,446 49	Due depositors .....	153,676 13
Total resources .....	\$180,670 40	Total liabilities .....	\$180,670 40

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 2,000 shares; amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Sefton, 383; George Hannahs, 100; J. Gruendike, 190; M. Sherman, 200; J. Toles, 150; J. E. Fishburn, 40; N. H. Conklin, 200. Total number of shares held by the Directors is 1,263 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Diego .....	\$3,292 04

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$147,980 00	\$337,500 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$153,676 13
2. Number of deposit accounts open January 1, 1891 .....	522
3. Number of deposit accounts opened during past year .....	442
4. Number of deposit accounts closed during past year .....	299
5. Amount deposited during past year .....	\$248,313 98
6. Amount withdrawn during past year .....	\$158,635 46
7. Amount of dividends or interest to depositors during past year .....	\$4,891 96
8. Rate per cent per annum of such dividends or interest	<div> <div>Term.....</div> <div>Ordinary .....</div> </div> <div> <div>6 per cent.</div> <div>5 per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	\$2,000 00
10. Rate per cent per annum of same on paid up capital .....	10 per cent.
11. Amount added to reserve fund during past year .....	\$105 40
12. Amount of gross earnings during past year .....	\$12,813 52
13. Amount of net earnings during past year .....	\$3,789 40
14. Number of deposits less than \$1,000 .....	490
15. Number of deposits over \$1,000 and less than \$2,000 .....	18
16. Number of deposits over \$2,000 and less than \$5,000 .....	12
17. Number of deposits over \$5,000 .....	2
18. Average amount of each deposit account January 1, 1891 .....	\$241 24

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$3,292 04	Capital paid in coin.....	\$20,000 00
Miscellaneous bonds and stocks.....	4,000 00	Reserve fund.....	227 30
Loans on real estate.....	175,935 00	Profit and loss and contin- gent fund.....	7,699 17
Money on hand.....	45,931 55	Due depositors.....	203,599 16
Expenses.....	1,657 65		
Taxes.....	709 39		
Total resources.....	\$231,525 63	Total liabilities.....	\$231,525 63

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Sefton, 383; Geo. Hannahs, 100; M. Sherman, 200; Jerry Toles, 150; Jacob Gruen-dike, 190; N. H. Conklin, 200; J. E. Fishburn, 40. Total number of shares held by the Directors is 1,263 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$3,292 04	\$3,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$175,935 00	\$399,400 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
8 Cowles School District bonds, San Diego County.....	\$4,000 00	\$4,090 00	\$4,090 00

## BANK COMMISSIONERS' EXAMINATION. (May 22, 1891.)

Resources.		Liabilities.	
Real estate.....	\$3,292 04	Capital paid up.....	\$20,000 00
Loans on real estate.....	162,850 00	Reserve fund.....	227 30
Cash balances.....	407 03	Due depositors.....	194,231 12
Due from banks and bankers.....	52,476 55	Interest collected.....	5,080 14
Expenses, taxes, etc.....	1,251 95	Rents, exchange, etc.....	25 55
		Profit and loss.....	713 46
Total resources.....	\$220,277 57	Total liabilities.....	\$220,277 57

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO. (Incorp.  
May 12, 1886.)

## JANUARY STATEMENT.

E. W. MORSE, President.

BRYANT HOWARD, Secretary.

Resources.		Liabilities.	
Real estate taken for debt.....	\$2,353 55	Capital paid in coin.....	\$10,000 00
Loans on real estate.....	304,207 60	Profit and loss and contingent fund.....	11,912 16
Loans on stocks, bonds, and warrants.....	55,596 40	Due depositors.....	373,835 80
Money on hand.....	22,220 11		
Due from banks and bankers.....	9,582 19		
Expenses.....	794 00		
Taxes.....	994 11		
Total resources.....	\$395,747 96	Total liabilities.....	\$395,747 96

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Bryant Howard, 321; H. Mabury, 204; John Ginty, 46; James McCoy, 35; E. W. Morse, 21; J. H. Barbour, 21; O. S. Witherby, 10. Total number of shares held by the Directors is 658 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$2,353 55	\$4,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$304,207 60	\$800,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2,265 shares San Diego Flume Co. stock .....	\$226,500 00	\$28,116 40	\$67,950 00
832 shares Coronado Beach Co. stock .....	83,200 00	25,000 00	30,080 00
35 shares Bank of Oceanside stock .....	3,500 00	2,480 00	3,500 00
Totals .....	\$313,200 00	\$55,596 40	\$101,530 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$373,835 80
2. Number of deposit accounts open January 1, 1891 .....	902
3. Number of deposit accounts opened during past year .....	690
4. Number of deposit accounts closed during past year .....	483
5. Amount deposited during past year .....	\$503,110 64
6. Amount withdrawn during past year .....	\$452,009 63
7. Amount of dividends or interest to depositors during past year .....	\$26,353 22
8. Rate per cent per annum of such dividends or interest	<div> <div>Term .....</div> <div>Ordinary .....</div> </div> <div> <div>6 per cent.</div> <div>4½ per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	
10. Rate per cent per annum of same on paid up capital .....	12 per cent.
12. Amount of gross earnings during past year .....	\$32,728 58
13. Amount of net earnings during past year .....	\$3,925 47
14. Number of deposits less than \$1,000 .....	1,037
15. Number of deposits over \$1,000 and less than \$2,000 .....	54
16. Number of deposits over \$2,000 and less than \$5,000 .....	14
17. Number of deposits over \$5,000 .....	4
18. Average amount of each deposit account January 1, 1891 .....	\$337 08

## JULY STATEMENT.

Resources.	Liabilities.
Real estate taken for debt..... \$3,774 17	Capital paid in coin..... \$10,000 00
Loans on real estate..... 300,000 97	Profit and loss and contin- gent fund..... 15,758 21
Loans on stocks, bonds, and warrants..... 32,369 68	Due depositors..... 430,605 80
Money on hand..... 113,469 98	
Due from banks and bankers..... 4,909 30	
Expenses..... 1,312 05	
Taxes..... 527 86	
Total resources..... \$456,364 01	Total liabilities..... \$456,364 01

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Bryant Howard, 106; James McCoy, 35; John Ginty, 46; J. H. Barbour, 21; H. Mabury, 204; O. S. Witherby, 115; Monroe Johnson, 10. Total number of shares held by the Directors is 537 shares.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$3,774 17	\$6,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$500,000 97	\$800,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,731 shares San Diego Flume Co. stock.....	\$173,100 00	\$32,369 68	\$147,135 00

## BANK COMMISSIONERS' EXAMINATION. (May 20, 1891.)

Resources.		Liabilities.	
Real estate.....	\$2,976 07	Capital paid up.....	\$10,000 00
Loans on real estate.....	323,463 61	Due depositors.....	412,715 84
Cash balances.....	3,943 10	Interest collected.....	16,088 85
Due from banks and bankers.....	108,876 81	Profit and loss.....	1,725 47
Expenses, taxes, etc.....	1,265 57		
Total resources.....	\$440,530 16	Total liabilities.....	\$440,530 16

## SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS. (Incorp. April 29, 1885.)

## JANUARY STATEMENT.

M. MALARIN, President.

J. E. AUZERAIS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$225,000 00	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds and stocks.....	386,635 00	Reserve fund.....	136,000 00
Loans on real estate.....	847,703 49	Due depositors.....	1,703,657 93
Loans on bonds.....	100,000 00	Dividends unpaid.....	12,000 00
Loans on personal security.....	213,106 44		
Money on hand.....	97,299 49		
Due from banks and bankers.....	253,816 80		
Other assets.....	28,096 71		
Total resources.....	\$2,151,657 93	Total liabilities.....	\$2,151,657 93

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. McLaughlin, 4,000; Return Roberts, 1,000; M. Malarin, 1,500; J. E. Auzerais, 400; A. E. Wilder, 100; C. W. Quilty, 150; Adam Riehl, 200. Total number of shares held by the Directors is 7,350 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$698,954 60	\$1,420,000 00
Los Angeles .....	10,000 00	18,000 00
Yuba .....	30,000 00	55,000 00
Monterey .....	40,500 00	80,000 00
Sacramento .....	54,748 89	95,000 00
Solano .....	70,000 00	45,000 00
Humboldt .....	6,500 00	15,000 00
Totals .....	\$847,703 49	\$1,728,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class of Bonds.	Par Value.	Amount Invested.	Market Value.
Southern Pacific of Arizona .....	\$50,000 00	\$51,500 00	\$51,500 00
Southern Pacific of California .....	45,000 00	44,775 00	44,775 00
Los Angeles City .....	105,000 00	105,000 00	105,000 00
Spring Valley Water Co. ....	34,000 00	40,800 00	40,800 00
Omnibus Cable R. R. Co. ....	110,000 00	128,700 00	128,700 00
Park and Ocean R. R. Co. ....	5,000 00	5,700 00	5,700 00
Market Street Cable R. R. Co. ....	3,000 00	3,660 00	3,660 00
Colton Water Co. ....	6,500 00	6,500 00	6,500 00
Totals .....	\$358,500 00	\$386,635 00	\$386,635 00

## AMOUNT LOANED ON BONDS.

Description or Class of Bonds.	Par Value.	Amount Loaned.	Market Value.
Galveston, Harrisburg, and San Antonio R. R. ....	\$120,000 00	\$100,000 00	\$120,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$1,715,657 93
2. Number of deposit accounts open January 1, 1891 .....	2,517
3. Number of deposit accounts opened during past year .....	1,197
4. Number of deposit accounts closed during past year .....	759
5. Amount deposited during past year .....	\$1,142,635 49
6. Amount withdrawn during past year .....	\$981,772 57
7. Amount of dividends or interest to depositors during past year .....	\$60,129 80
8. Rate per cent per annum of such dividends or interest	<div> <div></div> <div>Term .....</div> <div>Ordinary .....</div> </div> <div> <div>5.30 per cent.</div> <div>4.50 per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	\$24,000 00
10. Rate per cent per annum of same on paid up capital .....	8 per cent.
11. Amount added to reserve fund during past year .....	\$26,000 00
12. Amount of gross earnings during past year .....	\$145,195 40
13. Amount of net earnings during past year .....	\$50,000 00
18. Average amount of each deposit account January 1, 1891 .....	\$627 07

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$225,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	31,221 42	Reserve fund.....	141,000 00
United States bonds.....	1,560 00	Due depositors.....	1,868,136 84
Miscellaneous bonds.....	382,680 00	Dividends unpaid.....	12,000 00
Loans on real estate.....	847,999 49	Other liabilities.....	15,252 25
Loans on stocks, bonds, and warrants.....	232,000 00		
Loans on personal security.....	194,815 86		
Money on hand.....	73,357 85		
Due from banks and bankers.....	318,803 21		
Furniture and fixtures.....	4,000 00		
Other assets.....	25,151 26		
Total resources.....	\$2,336,389 09	Total liabilities.....	\$2,336,389 09

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. McLaughlin, 4,000; Return Roberts, 1,000; M. Malarin, 1,600; J. E. Anzerai, 400; A. E. Wilder, 100; C. W. Quilty, 150; James Gillon, 600. Total number of shares held by the Directors is 7,850 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$31,221 42	\$31,221 42

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$698,250 60	\$1,420,000 00
Los Angeles.....	10,000 00	18,000 00
Yuba.....	15,000 00	55,000 00
Monterey.....	40,500 00	80,000 00
Sacramento.....	54,748 89	95,000 00
Solano.....	7,000 00	45,000 00
Sonoma.....	22,500 00	100,000 00
Totals.....	\$847,999 49	\$1,813,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class of Bonds.	Par Value.	Amount Invested.	Market Value.
Southern Pacific of Arizona.....	\$50,000 00	\$50,000 00	\$50,000 00
Southern Pacific of California.....	45,000 00	44,550 00	44,550 00
Los Angeles City.....	105,000 00	105,000 00	105,000 00
Spring Valley Water Company.....	34,000 00	39,780 00	39,780 00
Omnibus Cable Railroad Company.....	110,000 00	127,600 00	127,600 00
Park and Ocean Railroad Company.....	5,000 00	5,650 00	5,650 00
Market Street Cable Railroad Company.....	3,000 00	3,600 00	3,600 00
Colton Water Company.....	6,500 00	6,500 00	6,500 00
Totals.....	\$358,500 00	\$382,680 00	\$382,680 00

## AMOUNT LOANED ON BONDS.

Description or Class of Bonds.	Par Value.	Amount Loaned.	Market Value.
Galveston, Harrisburg & San Antonio R. R. Co.	\$120,000 00	\$100,000 00	\$112,000 00
South Pacific Railroad Company	125,000 00	100,000 00	122,500 00
United States 4 per cent bonds	2,000 00	2,000 00	2,030 00
South Pacific Branch Railway Co. of Cal.	36,000 00	30,000 00	31,800 00
Totals	\$283,000 00	\$232,000 00	\$268,330 00

## BANK COMMISSIONERS' EXAMINATION. (February 12, 1891.)

Resources.	Liabilities.
Bank premises, including vault \$225,000 00	Capital paid up----- \$300,000 00
Other real estate 31,264 40	Reserve fund----- 136,000 00
Invested in stocks, bonds, and warrants 387,837 50	Due depositors----- 1,793,912 77
Loans and discounts 1,338,108 89	Due banks and bankers----- 3,390 69
Cash balances 47,183 17	Interest collected----- 5,958 29
Due from banks and bankers 192,761 28	Rents, exchange, etc.----- 2,349 95
Furniture, fixtures, etc. 4,000 00	
Expenses, taxes, etc. 1,798 70	
Other assets 13,657 76	
Total resources----- \$2,241,611 70	Total liabilities----- \$2,241,611 70

## UNION SAVINGS BANK—SAN JOSÉ. (Incorp. November 30, 1888.)

## JANUARY STATEMENT.

W. S. THORNE, President.

H. W. WRIGHT, Cashier.

Resources.	Liabilities.
Miscellaneous bonds and stocks \$333 75	Capital paid in coin----- \$50,000 00
Loans on real estate 259,506 94	Reserve fund----- 5,000 00
Loans on stocks, bonds, and warrants 20,000 00	Profit and loss and contingent fund----- 5,803 74
Money on hand 8,056 51	Due depositors----- 229,593 46
Furniture and fixtures 2,500 00	
Total resources----- \$290,397 20	Total liabilities----- \$290,397 20

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. S. Thorne, 100; Wm. H. Wright, 200; S. N. Johnston, 40; Henry W. Edwards, 125; A. E. Averett, 35; A. McDonald, 50; H. C. Morrell, 50. Total number of shares held by the Directors is 600 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$256,506 94	\$582,750 00
Santa Cruz .....	3,000 00	14,500 00
Totals .....	\$259,506 94	\$597,250 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santa Clara County warrants.....	\$333 75	\$333 75	\$333 75

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San José Building and Loan Association stock ..	\$42,500 00	\$20,000 00	\$42,500 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$229,593 00
2. Number of deposit accounts open January 1, 1891 .....	503
3. Number of deposit accounts opened during past year .....	540
4. Number of deposit accounts closed during past year .....	280
5. Amount deposited during past year.....	\$1,279,052 00
6. Amount withdrawn during past year.....	\$1,160,932 00
7. Amount of interest to depositors during past year.....	\$4,593 00
8. Rate per cent per annum.....	4 and 5 per cent.
11. Amount added to reserve fund during past year.....	\$5,000 00
12. Amount of gross earnings during past year.....	\$14,194 00
13. Amount of net earnings during past year.....	\$5,803 00
14. Number of deposits less than \$1,000.....	469
15. Number of deposits over \$1,000 and less than \$2,000.....	22
16. Number of deposits over \$2,000 and less than \$5,000.....	11
17. Number of deposits over \$5,000 .....	1
18. Average amount of each deposit account January 1, 1891.....	\$456 50

## JULY STATEMENT.

S. N. JOHNSTON, President.

A. FRIANK, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$85,000 00	Capital paid in coin.....	\$200,000 00
County warrants.....	310 25	Profit and loss and contingent fund .....	3,647 51
Loans on real estate.....	421,730 12	Due depositors.....	366,590 12
Loans on stocks, bonds, and warrants.....	33,774 00		
Money on hand.....	23,032 62		
Due from banks and bankers..	4,140 64		
Furniture and fixtures.....	2,250 00		
Total resources.....	\$570,237 63	Total liabilities .....	\$570,237 63

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 6,667 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: S. N. Johnston, 95; A. E. Averrett, 25; H. W. Edwards, 120; H. C. Morrell, 60; J. S. Fowler, 10; William H. Wright, 100; H. Ward Wright, 475. Total number of shares held by the Directors is 885 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$404,730 12	\$905,500 00
Santa Cruz .....	5,000 00	9,250 00
Fresno .....	12,000 00	20,000 00
Totals .....	\$421,730 12	\$934,750 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santa Clara County warrant .....	\$310 25	\$310 25	\$310 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
569 shares San José Building and Loan Association stock .....	\$113,800 00	\$27,674 00	\$58,607 00
10 shares Commercial and Savings Bank stock .....	300 00	500 00	600 00
50 shares Bank of Santa Clara County stock .....	5,000 00	2,000 00	6,000 00
10 shares First National Bank of San José stock .....	1,000 00	600 00	1,200 00
39 shares San José Light and Power Co. stock .....	390 00	100 00	300 00
100 shares Salinas Valley Warehouse Association stock .....	10,000 00	2,900 00	5,000 00
Totals .....	\$130,490 00	\$33,774 00	\$72,707 00

## BANK COMMISSIONERS' EXAMINATION. (June 19, 1891.)

Resources.	Liabilities.
Bank premises .....	Capital paid up .....
Invested in stocks, bonds, and warrants .....	Due depositors .....
Loans on real estate .....	Interest collected .....
Cash balances .....	Dividends unpaid .....
Due from banks and bankers .....	
Furniture, fixtures, etc. ....	
Expenses, taxes, etc. ....	
Other assets .....	
Total resources .....	Total liabilities .....

# CALIFORNIA MORTGAGE AND SAVINGS BANK—SAN LUIS OBISPO. (Incorp. October 4, 1890.)

## JANUARY STATEMENT.

McD. R. VENABLE, President.

H. BRUNNER, Manager.

Resources.		Liabilities.	
Loans on real estate .....	\$119,805 28	Capital paid in coin .....	\$103,894 00
		Profit and loss and contin- gent fund .....	836 36
		Due depositors .....	6,285 00
		Due banks and bankers .....	8,789 92
Total resources .....	\$119,805 28	Total liabilities .....	\$119,805 28

### DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$103,894. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$50, less 844 shares, which had not paid the installment due December twentieth, by January first.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 25; Ernst A. Denicke, 150; E. W. Steele, 50; Ernest F. Tamm, 100; A. Tognassini, 50. Total number of shares held by the Directors is 375 shares.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara .....	\$32,797 32	\$158,000 00
San Luis Obispo .....	87,007 96	221,300 00
Totals .....	\$119,805 28	\$379,300 00

### STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$6,285 00
2. Number of deposit accounts open January 1, 1891 .....	14
3. Number of deposit accounts opened during past year .....	14
5. Amount deposited during past year .....	\$6,285 00
8. Rate per cent per annum for interest (Term .....	5 and 6 per cent.
(Ordinary .....	4 and 5 per cent.
12. Amount of gross earnings during past year .....	\$1,196 61
13. Amount of net earnings during past year .....	\$836 36
14. Number of deposits less than \$1,000 .....	12
15. Number of deposits over \$1,000 and less than \$2,000 .....	2
18. Average amount of each deposit account January 1, 1891 .....	\$448 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$321,920 58	Capital paid in coin .....	\$250,000 00
Due from banks and bankers .....	4 21	Profit and loss and contin- gent fund .....	11,367 58
		Due depositors .....	60,557 21
Total resources .....	\$321,924 79	Total liabilities .....	\$321,924 79

## DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 25; Ernst A. Denicke, 150; E. W. Steele, 50; Philip Hohrbacher, 250; Ernest F. Tamm, 100; A. Tognassini, 50; H. Brunner, 25. Total number of shares held by the Directors is 650 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$240,082 86	\$697,750 00
Santa Barbara .....	78,837 72	230,550 00
Monterey .....	3,000 00	8,000 00
Totals .....	\$321,920 58	\$936,300 00

## BANK COMMISSIONERS' EXAMINATION. (May 12, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$249,997 15	Capital paid up .....	\$241,250 00
Due from banks and bankers .....	35,675 65	Due depositors .....	44,367 89
Expenses, taxes, etc. ....	362 70	Profit and loss .....	836 36
Other assets .....	418 75		
Total resources .....	\$286,454 25	Total liabilities .....	\$286,454 25

This bank does all its business through the "Commercial Bank," and therefore has no cash on hand. The above amount of \$35,675 65 represents that much cash in the Commercial Bank.

## TULARE SAVINGS BANK—(Incorp. July 10, 1890.)

## JANUARY STATEMENT.

D. W. MADDEN, President.

E. J. Cox, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$23,435 00	Capital paid in coin .....	\$6,920 00
Money on hand .....	2,538 74	Profit and loss and contin- gent fund .....	103 50
		Due depositors .....	18,950 24
Total resources .....	\$25,973 74	Total liabilities .....	\$25,973 74

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$34,600; amount paid in coin is \$6,920. The total number of shares of stock issued is 346 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: D. W. Madden, 50; E. J. Cox, 50; P. F. Wood, 50; W. L. Smith, 50; M. M. Burnett, 30; R. Linder, 12; E. W. Root, 30. Total number of shares held by the Directors is 272 shares.



LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$22,635 00	\$67,875 00
Kern .....	800 00	3,200 00
Totals .....	\$23,435 00	\$71,075 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....	\$18,950 24
2. Number of deposit accounts open January 1, 1891 .....	74
3. Number of deposit accounts opened during past year .....	95
4. Number of deposit accounts closed during past year .....	21
5. Amount deposited during past year .....	\$28,583 24
6. Amount withdrawn during past year .....	\$9,633 00
7. Amount of dividends or interest to depositors during past year .....	\$175 00
8. Rate per cent per annum of such dividends or interest	6 per cent.
{ Term .....	3 per cent.
{ Ordinary .....	3 per cent.
9. Amount of dividends to stockholders during past year .....	None.
10. Amount added to reserve fund during past year .....	None.
12. Amount of gross earnings during past year .....	\$623 74
13. Amount of net earnings during past year .....	\$103 50
14. Number of deposits less than \$1,000 .....	151
15. Number of deposits over \$1,000 and less than \$2,000 .....	7
16. Number of deposits over \$2,000 and less than \$5,000 .....	1
17. Number of deposits over \$5,000 .....	None.
18. Average amount of each deposit account January 1, 1891 .....	\$266 08

JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$30,675 00	Capital paid in coin .....	\$10,000 00
Money on hand .....	12,520 35	Profit and loss and contin- gent fund .....	503 68
		Due depositors .....	32,691 67
Total resources .....	\$43,195 35	Total liabilities .....	\$43,195 35

### DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: D. W. Madden, 70; E. J. Cox, 50; R. Linder, 12; P. F. Wood, 50; M. M. Burnett, 30; E. W. Root, 50; W. L. Smith, 50. Total number of shares held by the Directors is 312 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$1,500 00	\$4,000 00
Tulare	29,175 00	76,000 00
Totals	\$30,675 00	\$80,000 00

## BANK COMMISSIONERS' EXAMINATION. (August 21, 1890.)

Resources.		Liabilities.	
Cash balances.....	\$7,477 36	Capital paid up.....	\$4,760 00
		Due depositors.....	2,717 36
Total resources .....	\$7,477 36	Total liabilities .....	\$7,477 36

## VISALIA SAVINGS BANK. (Incorp. January 27, 1891.)

## JULY STATEMENT.

A. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$27,681 20	Capital paid in coin.....	\$5,000 00
Money on hand.....	12,063 61	Due depositors .....	34,991 02
Expenses .....	246 21		
Total resources .....	\$39,991 02	Total liabilities .....	\$39,991 02

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 100; C. Burrell, 100; S. C. Brown, 100; J. D. Hyde, 100; C. J. Giddings, 100. Total number of shares held by the Directors is 500 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$27,681 20	\$50,000 00

## PAJARO VALLEY SAVINGS AND LOAN SOCIETY—WATSON-VILLE. (Incorp. July 19, 1888.)

## JANUARY STATEMENT.

A. LEWIS, President.

J. J. MOREY, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$72,225 00	Capital paid in coin.....	\$10,000 00
Due from Pajaro Valley Bank, Treasurer .....	13,870 74	Profit and loss and contingent fund .....	2,554 28
Other assets (interest due) .....	642 00	Due depositors.....	74,183 46
Total resources .....	\$86,737 74	Total liabilities .....	\$86,737 74

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 200; A. Lewis, 112; A. B. Chalmers, 106; W. R. Porter, 44; P. McAllister, 100. Total number of shares held by the Directors is 562 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$28,625 00	\$60,000 00
Monterey .....	43,600 00	90,000 00
Totals .....	\$72,225 00	\$150,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1891 .....		\$74,183 46
2. Number of deposit accounts open January 1, 1891 .....		188
3. Number of deposit accounts opened during past year .....		109
4. Number of deposit accounts closed during past year .....		69
5. Amount deposited during past year .....		\$69,815 54
6. Amount withdrawn during past year .....		38,472 44
7. Amount of dividends or interest to depositors during past year.....		1,952 19
8. Rate per cent per annum of such dividends or interest { Term .....	4 per cent.	
	{ Ordinary.....	3.50 per cent.
12. Amount of gross earnings during past year .....		\$7,031 29
13. Amount of net earnings during past year .....		1,473 14
14. Number of deposits less than \$1,000 .....		172
15. Number of deposits over \$1,000 and less than \$2,000 .....		9
16. Number of deposits over \$2,000 and less than \$5,000 .....		7
18. Average amount of each deposit account January 1, 1891 .....		\$394 59

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$80,301 85	Capital paid in coin .....	\$10,000 00
Due from Pajaro Valley Bank, Treasurer .....	17,122 17	Profit and loss and contin- gent fund .....	3,406 68
		Due depositors .....	84,017 34
Total resources .....	\$97,424 02	Total liabilities .....	\$97,424 02

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Lewis, 112; John T. Porter, 200; A. B. Chalmers, 106; P. McAllister, 100; W. R. Porter, 44. Total number of shares held by the Directors is 562 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$31,301 85	\$75,000 00
Monterey .....	49,000 00	100,000 00
Totals .....	\$80,301 85	\$175,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 8, 1890.)

Resources.		Liabilities.	
Loans on real estate .....	\$60,900 00	Capital paid up .....	\$10,000 00
Cash balances .....	20,405 69	Due depositors .....	69,336 46
Expenses, taxes, etc. ....	104 70	Interest collected .....	173 12
		Dividends unpaid .....	1,900 81
Total resources .....	\$81,410 39	Total liabilities .....	\$81,410 39

## WATSONVILLE SAVINGS BANK. (Incorp. December 9, 1890.)

## JULY STATEMENT.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$35,640 00	Capital paid in coin .....	\$5,000 00
Money on hand .....	2,310 72	Profit and loss and contin-	
Due from banks and bankers ..	8,000 00	gent fund .....	77 90
Expenses .....	124 61	Due depositors .....	40,997 43
Total resources .....	\$46,075 33	Total liabilities .....	\$46,075 33

## DETAILS.

The amount of capital stock is \$10,000; amount subscribed is \$10,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 125; H. S. Fletcher, 125; W. G. Hudson, 125; Thomas Snodgrass, 125; Lucius Sanborn, 125; Owen Tuttle, 125; Edward White, 125. Total number of shares held by the Directors is 775.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara .....	\$6,500 00	\$25,000 00
Santa Cruz .....	18,640 00	38,000 00
Monterey .....	10,500 00	25,000 00
Totals .....	\$35,640 00	\$88,000 00

## BANK COMMISSIONERS' EXAMINATION. (June 17, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$35,640 00	Capital paid up .....	\$5,000 00
Cash balances .....	1,226 22	Due depositors .....	39,892 43
Due from banks and bankers ..	8,000 00	Interest collected .....	77 90
Expenses, taxes, etc. ....	104 11		
Total resources .....	\$44,970 33	Total liabilities .....	\$44,970 33





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SEMI-ANNUAL REPORTS AND EXAMINATIONS

OF

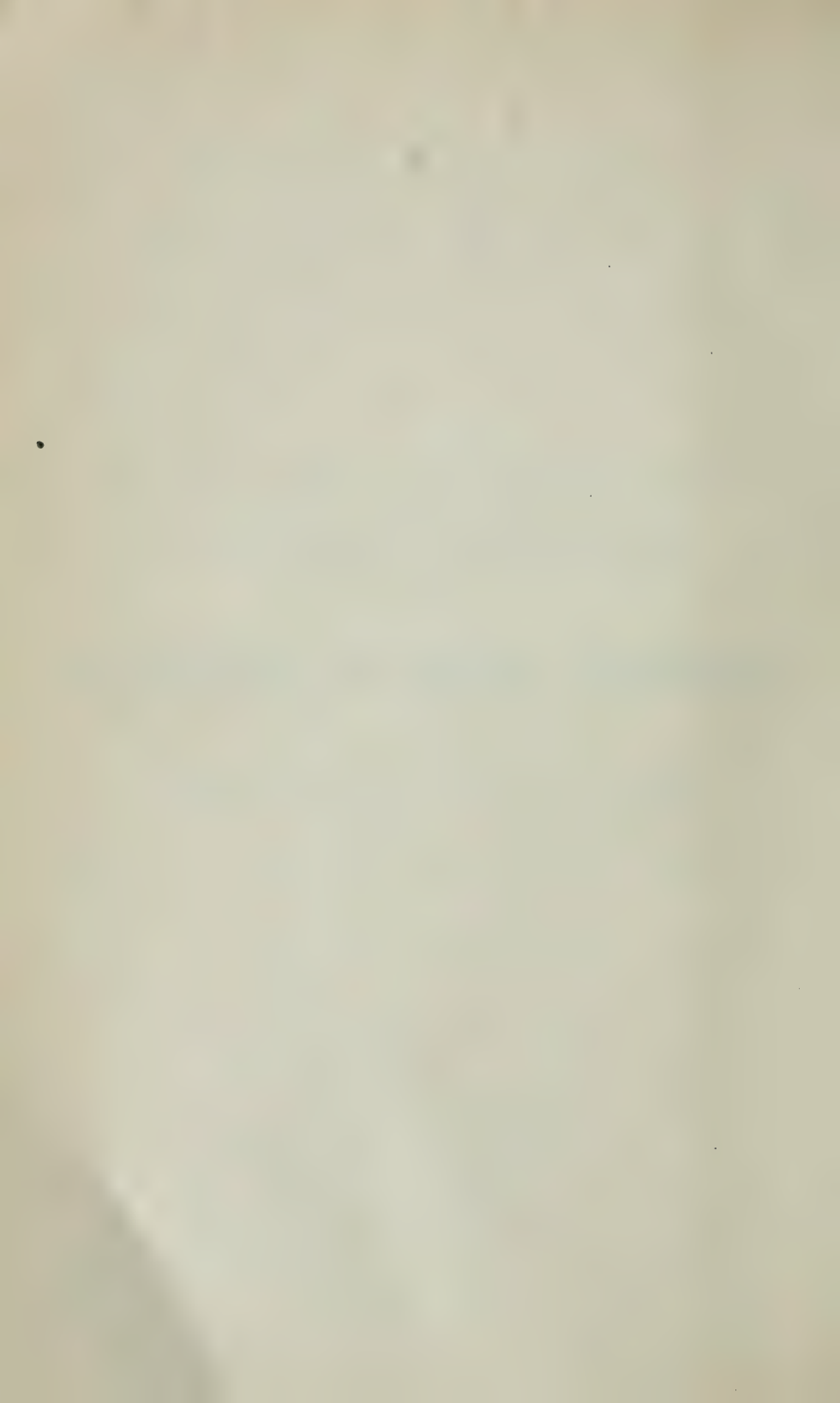
COMMERCIAL BANKS OF CALIFORNIA.

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[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

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# REPORTS OF COMMERCIAL BANKS.

BANK OF ALAMEDA. (Incorp. October 31, 1888.)

## JANUARY STATEMENT.

H. SEVENING, President.

J. E. BAKER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$369 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	66,573 76	Reserve fund .....	18,746 33
Loans on real estate .....	125,196 00	Profit and loss and contingent fund .....	13,049 41
Loans on personal security ...	139,630 40	Due depositors.....	281,979 15
Money on hand.....	48,110 92	Dividends unpaid.....	277 00
Due from banks and bankers..	24,669 78		
Furniture and fixtures.....	2,870 68		
Expenses .....	3,678 55		
Taxes .....	2,952 80		
Total resources .....	\$414,051 89	Total liabilities .....	\$414,051 89

### DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevening, 20; Dell Linderman, 27; R. R. Thompson, 231; Jos. Knowland, 117; A. Schroeder, 10; D. L. Randolph, 20; Columbus Bartlett, 17. Total number of shares held by the Directors is 442 shares.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$369 00	\$400 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$125,196 00	\$250,000 00

### AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Southern Pacific Company of Arizona first mortgage 6 per cent bonds.....	\$20,000 00	\$22,093 50	\$21,000 00
Oregon Railway and Navigation Company first mortgage 6 per cent bonds .....	40,000 00	44,480 26	43,200 00
Totals .....	\$60,000 00	\$66,573 76	\$64,200 00



## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$369 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	55,786 26	Reserve fund.....	22,564 39
Loans on real estate.....	125,000 00	Profit and loss and contingent fund.....	13,448 98
Loans on personal security.....	128,043 93	Due depositors.....	243,746 14
Money on hand.....	43,968 27	Due banks and bankers.....	3,925 68
Due from banks and bankers.....	23,103 75	Dividends unpaid.....	376 00
Furniture and fixtures.....	2,890 68		
Expenses.....	4,440 60		
Taxes.....	458 70		
Total resources.....	\$384,061 19	Total liabilities.....	\$384,061 19

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevensing, 20; Dell Linderman, 27; R. R. Thompson, 231; Jos. Knowland, 117; A. Schroeder, 10; D. L. Randolph, 20; Columbus Bartlett, 17. Total number of shares held by the Directors is 442 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$369 00	\$400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$125,000 00	\$250,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Southern Pacific of Arizona first mortgage 6 per cent bonds.....	\$20,000 00	\$22,093 50	\$23,000 00
Oregon Railway and Navigation Company first mortgage 6 per cent bonds.....	30,000 00	33,692 76	33,000 00
Totals.....	\$50,000 00	\$55,786 26	\$55,000 00

## BANK COMMISSIONERS' EXAMINATION. (January 19, 1891.)

Resources.		Liabilities.	
Real estate.....	\$369 00	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants.....	66,573 76	Reserve fund.....	22,564 39
Loans and discounts.....	268,754 80	Due depositors.....	283,098 31
Cash balances.....	63,106 61	Due banks and bankers.....	2,679 13
Due from banks and bankers.....	7,687 04	Interest collected.....	613 90
Furniture, fixtures, etc.....	2,870 68	Rents, exchange, etc.....	7 90
Expenses, taxes, etc.....	1,103 48	Dividends unpaid.....	2,008 00
Other assets.....	506 26		
Total resources.....	\$410,971 63	Total liabilities.....	\$410,971 63

## ALHAMBRA BANK. (Incorp. October 10, 1888.)

## JANUARY STATEMENT.

J. M. ELLIOTT, President.

J. A. GREEN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$9,465 39	Capital paid in coin.....	\$21,900 00
Loans on real estate.....	7,086 00	Profit and loss and contingent fund.....	4,425 31
Loans on other securities (grain).....	1,100 00	Due depositors.....	38,461 43
Loans on personal security.....	23,430 99	Due banks and bankers.....	1,147 36
Money on hand.....	6,392 97		
Due from banks and bankers.....	14,554 46		
Furniture and fixtures.....	1,509 00		
Expenses.....	2,300 99		
Taxes.....	94 30		
Total resources.....	\$65,934 10	Total liabilities.....	\$65,934 10

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$87,600; amount paid in coin is \$21,900. The total number of shares of stock issued is 876 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: James Wayne, 10; Gail B. Johnson, 80; T. J. Stuart, 20; S. B. Kingsley, 20; G. B. Adams, 30; J. M. Elliott, 55; F. Edward Gray, 150; J. A. Green, 60; James McLaren, 200. Total number of shares held by the Directors is 625 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$4,700 00	\$11,000 00
San Diego.....	2,386 00	7,500 00
Totals.....	\$7,086 00	\$18,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$1,100 00	\$1,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$9,476 64	Capital paid in coin.....	\$24,000 00
Loans on real estate.....	6,237 33	Reserve fund.....	250 00
Loans on personal security.....	30,299 20	Profit and loss and contingent	
Money on hand.....	4,099 23	fund.....	1,493 58
Due from banks and bankers.....	24,114 55	Due depositors.....	51,041 56
Furniture and fixtures.....	1,528 75		
Expenses.....	1,029 44		
Total resources.....	\$76,785 14	Total liabilities.....	\$76,785 14

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$96,000; amount paid in coin is \$24,000. The total number of shares of stock issued is 960 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: G. B. Adams, 39; Gail B. Johnson, 80; James Wayne, 10; T. J. Stuart, 20; S. B. Kingsley, 20; J. M. Elliott, 55; F. Edward Gray, 150; James McLaren, 200; J. A. Green, 100. Total number of shares held by the Directors is 674 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$4,437 33	\$12,200 00
Los Angeles.....	1,800 00	3,700 00
Totals.....	\$6,237 33	\$15,900 00

## BANK COMMISSIONERS' EXAMINATION. (February 24, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$9,476 64	Capital paid up.....	\$23,525 00
Loans and discounts.....	33,380 79	Reserve fund.....	250 00
Cash balances.....	3,310 69	Due depositors.....	36,723 75
Due from banks and bankers.....	12,695 79	Interest collected.....	181 65
Furniture, fixtures, etc.....	1,510 00		
Expenses, taxes, etc.....	306 49		
Total resources.....	\$60,680 40	Total liabilities.....	\$60,680 40

## BANK OF ANAHEIM. (Incorp. September 27, 1876.)

## JANUARY STATEMENT.

PLEZ JAMES, President.

GEO. V. HORR, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,440 00	Capital paid in coin.....	\$20,000 00
Real estate taken for debt.....	18,142 97	Reserve fund.....	10,000 00
Miscellaneous bonds and stocks.....	5,006 40	Due depositors.....	91,145 96
Loans on real estate.....	32,950 00	Due banks and bankers.....	4,891 88
Loans on personal security ..	55,079 18	Dividends unpaid .....	2,237 41
Money on hand.....	10,656 70		
Furniture and fixtures.....	2,000 00		
Total resources .....	\$128,275 25	Total liabilities.....	\$128,275 25

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Mabury, 485; E. F. Spence, 10; S. H. Mott, 10; W. K. James, 10; P. James, 485. Total number of shares held by the Directors is 1,000 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Orange.....	\$18,142 97	\$25,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$4,440 00	Capital paid in coin.....	\$20,000 00
Real estate taken for debt.....	18,142 97	Reserve fund.....	10,000 00
Miscellaneous bonds and stocks.....	5,241 40	Profit and loss and contingent fund.....	1,730 73
Loans on real estate.....	30,000 00	Due depositors.....	113,367 65
Loans on personal security ..	63,092 12	Other liabilities.....	2,125 90
Money on hand.....	7,998 77		
Due from banks and bankers ..	16,309 02		
Furniture and fixtures.....	2,000 00		
Total resources .....	\$147,224 28	Total liabilities .....	\$147,224 28

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Mabury, 485; E. F. Spence, 10; W. K. James, 10; S. H. Mott, 10; P. James, 485. Total number of shares held by the Directors is 1,000 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Orange.....	\$18,142 97	\$25,000 00

## BANK COMMISSIONERS' EXAMINATION. (April 29, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$4,440 00	Capital paid up.....	\$20,000 00
Other real estate.....	18,142 97	Reserve fund.....	10,000 00
Invested in stocks, bonds, and warrants.....	4,899 15	Due depositors.....	100,896 83
Loans and discounts.....	85,273 53	Interest collected.....	1,472 43
Cash balances.....	6,123 73	Rents, exchange, etc.....	99 80
Due from banks and bankers.....	12,268 08	Dividends unpaid.....	100 00
Furniture, fixtures, etc.....	2,000 00	Other liabilities (real estate).....	2,125 90
Expenses, taxes, etc.....	1,480 25		
Other assets.....	67 25		
Total resources.....	\$134,694 96	Total liabilities.....	\$134,694 96

## BANK OF ARCATA. (Incorp. September 11, 1886.)

## JANUARY STATEMENT.

THOMAS BAIR, President.

WESLEY W. STONE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$8,646 69	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	4,433 64	Profit and loss and contingent fund.....	6,261 42
Loans on real estate.....	36,395 00	Due depositors.....	83,418 87
Loans on stocks, bonds, and warrants.....	22,444 65	Due banks and bankers.....	8,006 78
Loans on personal security.....	113,954 96		
Money on hand.....	9,199 43		
Due from banks and bankers.....	686 80		
Furniture and fixtures.....	\$1,925 90		
Total resources.....	\$197,687 07	Total liabilities.....	\$197,687 07

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. C. Bull, Jr., 10; O. H. Spring, 15; A. Brizard, 14; G. H. Tilley, 5; Robert Searles, 60; Thomas Bair, 250; Wesley W. Stone, 176. Total number of shares held by the Directors is 530 shares.



REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$4,433 64	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$36,395 00	\$75,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
900 shares Western Redwood Company.....	\$90,000 00	\$10,000 00	\$15,000 00
600 shares Western Redwood Company.....	60,000 00	7,480 00	10,000 00
1,350 shares Eureka Street Railway Company..	27,000 00	4,964 65	13,500 00
Totals .....	\$177,000 00	\$22,444 65	\$38,500 00

JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$9,766 55	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	4,433 64	Profit and loss and contin-	
Loans on real estate.....	25,750 00	gent fund.....	8,006 72
Loans on stocks, bonds, and		Due depositors.....	83,258 00
warrants.....	22,894 65	Due banks and bankers.....	5,920 65
Loans on personal security ...	119,929 05		
Money on hand.....	10,867 26		
Due from banks and bankers..	549 96		
Furniture and fixtures.....	2,994 26		
Total resources .....	\$197,185 37	Total liabilities.....	\$197,185 37

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. C. Bull, Jr., 10; O. H. Spring, 15; A. Brizard, 14; G. H. Tilley, 5; Robert Searles, 60; Thomas Bair, 250; Wesley W. Stone, 176. Total number of shares held by the Directors is 530 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$4,433 64	\$5,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$25,750 00	\$50,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,500 shares Western Redwood Company....	\$150,000 00	\$17,480 00	\$25,000 00
1,365 shares Eureka Street Railway Company..	27,300 00	5,414 65	13,650 00
Totals .....	\$177,300 00	\$22,894 65	\$38,650 00

## BANK COMMISSIONERS' EXAMINATION. (December 17, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$5,588 52	Capital paid up .....	\$100,000 00
Other real estate .....	4,433 64	Due depositors .....	82,314 87
Loans on real estate .....	36,395 00	Due banks and bankers .....	4,300 93
Loans and discounts .....	129,702 50	Interest collected .....	5,720 96
Cash balances .....	10,721 06	Profit and loss .....	936 00
Due from banks and bankers..	4,275 67		
Furniture, fixtures, etc. ....	934 20		
Expenses, taxes, etc. ....	1,222 17		
Total resources .....	\$193,272 76	Total liabilities .....	\$193,272 76

## PLACER COUNTY BANK—AUBURN. (Incorp. October 20, 1887.)

## JANUARY STATEMENT.

N. D. RIDGOUT, President.

T. J. NICHOLS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$7,856 48	Capital paid in coin .....	\$20,000 00
Miscellaneous bonds and stocks .....	4,000 00	Reserve fund .....	11,000 00
County warrants .....	18,281 37	Profit and loss and contin- gent fund .....	48 33
Loans on real estate .....	23,000 00	Due depositors .....	164,456 83
Loans on personal security ..	56,828 13		
Money on hand .....	16,545 28		
Due from banks and bankers ..	61,445 24		
Furniture and fixtures .....	2,306 19		
Other assets .....	5,242 47		
Total resources .....	\$195,505 16	Total liabilities .....	\$195,505 16

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 575; D. W. Lubeck, 100; A. Abbott, 150; J. H. Neff, 50; A. Huntley, 50. Total number of shares held by the Directors is 925 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer .....	\$23,000 00	\$50,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Newcastle school bonds .....	\$4,000 00	\$4,000 00	\$4,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Placer County warrants .....	\$18,281 37	\$18,281 37

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$7,856 48	Capital paid in coin .....	\$20,000 00
School bonds .....	3,500 00	Reserve fund .....	11,000 00
County warrants .....	11,494 24	Profit and loss and contin-	
Loans on real estate .....	30,166 90	gent fund .....	54 33
Loans on personal security .....	34,498 21	Due depositors .....	102,418 18
Money on hand .....	14,997 52	Rents .....	100 00
Due from banks and bankers .....	33,815 88	Interest .....	197 89
Furniture and fixtures .....	2,361 19	Exchange .....	132 61
Expenses .....	1,761 98		
Other assets .....	450 61		
Total resources .....	\$140,903 01	Total liabilities .....	\$140,903 01

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 575; A. Abbott, 150; J. H. Neff, 50; D. W. Lubeck, 100; A. Huntley, 50. Total number of shares held by the Directors is 925 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer .....	\$30,166 90	\$60,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School bonds .....	\$3,500 00	\$3,500 00	\$3,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
County warrants .....	\$11,494 24

## BANK COMMISSIONERS' EXAMINATION. (April 10, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$7,856 48	Capital paid up .....	\$20,000 00
Invested in stocks, bonds, and warrants .....	14,925 39	Reserve fund .....	11,000 00
Loans and discounts .....	65,814 89	Due depositors .....	85,478 83
Cash balances .....	12,630 44	Due banks and bankers .....	1,648 29
Due from banks and bankers .....	11,262 93	Rents, exchange, etc. ....	98 56
Furniture, fixtures, etc. ....	2,306 19	Profit and loss .....	48 33
Expenses, taxes, etc. ....	978 31		
Other assets .....	2,499 38		
Total resources .....	\$118,274 01	Total liabilities .....	\$118,274 01

## BANK OF BAKERSFIELD. (Incorp. September 30, 1890.)

## JANUARY STATEMENT.

S. W. WIBLE, President.

J. J. MACK, Cashier.

Resources.		Liabilities.	
County warrants .....	\$4,060 47	Capital paid in coin .....	\$62,500 00
Loans on real estate .....	27,950 00	Profit and loss and contingent fund .....	916 98
Loans on stocks, bonds, and warrants .....	3,050 00	Due depositors .....	66,777 07
Loans on personal security .....	48,153 19	Due banks and bankers .....	1,369 34
Money on hand .....	16,034 76		
Due from banks and bankers .....	26,841 25		
Furniture and fixtures .....	2,920 95		
Expenses .....	2,552 77		
Total resources .....	\$131,563 39	Total liabilities .....	\$131,563 39

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$62,500. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: B. Ardizzi, 50; E. Dinkelspeil, 50; D. W. Walsen, 50; S. W. Wible, 50; J. J. Mack, 100. Total number of shares held by the Directors is 300 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$27,950 00	\$75,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$4,060 47	\$4,060 47	\$4,060 47

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Ditch stock .....	\$100 00	\$2,800 00	\$7,550 00
Bakersfield B. and L. stock .....	200 00	250 00	360 00
Totals .....		\$3,050 00	\$7,910 00

## JULY STATEMENT.

Resources.		Liabilities.	
County warrants .....	\$12 00	Capital paid in coin .....	\$87,500 00
Loans on real estate .....	35,100 00	Profit and loss and contin- gent fund .....	9,221 57
Loans on stocks, bonds, and warrants .....	5,700 00	Due depositors .....	51,033 25
Loans on personal security ..	90,969 90	Due banks and bankers .....	3,184 23
Money on hand .....	6,758 69		
Due from banks and bankers ..	2,308 61		
Furniture and fixtures .....	3,370 25		
Expenses .....	5,054 60		
Other assets .....	1,665 00		
Total resources .....	\$150,939 05	Total liabilities .....	\$150,939 05

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$87,500. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$35.

The names of the Directors, and number of shares of stock held by each, are as follows: B. Ardizzi, 50; D. W. Walsen, 50; E. Dinkelspiel, 50; S. W. Wible, 50; J. J. Mack, 100. Total number of shares held by the Directors is 300 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$33,600 00	\$100,000 00
Tulare .....	500 00	3,000 00
Fresno .....	1,000 00	2,500 00
Totals .....	\$35,100 00	\$105,500 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$12 00	\$12 00	\$12 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
148 shares Kern River Water and Irrigation Co. stock .....	\$14,800 00	\$4,700 00	\$17,760 00
50 shares Southern Hotel stock .....	5,000 00	1,000 00	2,000 00
Totals .....	\$19,800 00	\$5,700 00	\$19,760 00

## BANK COMMISSIONERS' EXAMINATION. (February 2, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants .....	\$2,897 80	Capital paid up .....	\$62,500 00
Loans and discounts .....	96,104 89	Due depositors .....	38,355 83
Cash balances .....	8,105 35	Due banks and bankers .....	12,051 76
Due from banks and bankers .....	1,493 27	Interest collected .....	1,827 04
Furniture, fixtures, etc. ....	3,256 20	Rents, exchange, etc. ....	95 00
Expenses, taxes, etc. ....	2,972 12		
Total resources .....	\$114,829 63	Total liabilities .....	\$114,829 63

## KERN VALLEY BANK—BAKERSFIELD. (Incorp. Feb. 24, 1874.)

## JANUARY STATEMENT.

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$34,196 66	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	15,088 51	Reserve fund .....	25,000 00
County warrants .....	8,257 54	Profit and loss and contingent fund .....	4,154 96
Loans on real estate .....	27,535 00	Due depositors .....	230,863 65
Loans on personal security .....	271,578 54	Due banks and bankers .....	31,931 34
Money on hand .....	22,834 83	Dividends unpaid .....	1,680 00
Due from banks and bankers .....	2,228 94	Other liabilities .....	7,538 02
Furniture and fixtures .....	7,098 46		
Expenses .....	2,010 18		
Other assets .....	19,447 95		
Total resources .....	\$401,167 97	Total liabilities .....	\$401,167 97

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 145½; Hiram Hughes, 280; H. A. Blodget, 139½; H. Hirshfeld, 9; A. Weill, 6. Total number of shares held by the Directors is 580 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern .....	\$15,088 51	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$27,535 00	\$60,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Market Value.
Kern County warrants .....	\$8,257 54	\$8,257 54

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$31,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	18,455 17	Reserve fund .....	30,000 00
County warrants .....	1,983 48	Profit and loss and contin-	
Loans on real estate .....	43,982 00	gent fund .....	2,392 97
Loans on personal security .....	263,150 89	Due depositors .....	203,108 02
Money on hand .....	18,582 68	Due banks and bankers .....	51,790 79
Due from banks and bankers .....	1,960 63	Dividends unpaid .....	1,680 00
Furniture and fixtures .....	6,551 95		
Expenses .....	1,808 63		
Other assets .....	1,496 35		
Total resources .....	\$388,971 78	Total liabilities .....	\$388,971 78

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 145½; H. Hughes, 280; H. A. Blodget, 139½; H. Hirshfeld, 9; A. Weill, 6. Total number of shares held by the Directors is 580 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern .....	\$18,455 17	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$43,982 00	\$95,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Kern County warrants .....	\$1,983 48

## BANK COMMISSIONERS' EXAMINATION. (August 20, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$36,545 88	Capital paid up .....	\$100,000 00
Other real estate .....	15,088 51	Reserve fund .....	20,000 00
Invested in stocks, bonds, and warrants .....	6,836 02	Due depositors .....	174,626 23
Loans and discounts .....	222,450 86	Due banks and bankers .....	2,445 59
Cash balances .....	14,545 06	Interest collected .....	8,125 70
Due from banks and bankers .....	785 12	Rents, exchange, etc. ....	1,030 33
Furniture, fixtures, etc. ....	7,129 42	Dividends unpaid .....	1,680 00
Expenses, taxes, etc. ....	2,522 14	Profit and loss .....	5,078 18
Other assets .....	7,488 77	Other liabilities .....	405 75
Total resources .....	\$313,391 78	Total liabilities .....	\$313,391 78

## BANK OF BENICIA. (Incorp. December 1, 1881.)

## JANUARY STATEMENT.

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$50,000 00
Miscellaneous bonds and stocks .....	5,200 00	Reserve fund .....	2,000 00
Loans on real estate .....	22,700 00	Profit and loss and contingent fund .....	56 97
Loans on personal security .....	35,296 39	Due depositors .....	34,889 57
Money on hand .....	4,549 29	Other liabilities .....	597 48
Due from banks and bankers .....	5,068 58		
Furniture and fixtures .....	1,200 00		
Expenses .....	529 76		
Total resources .....	\$87,544 02	Total liabilities .....	\$87,544 02

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$105,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Goad, 214; W. C. Belcher, 98; M. C. Goad, 20; John Nash, 54; J. E. Crooks, 59. Total number of shares held by the Directors is 445 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$22,700 00	\$50,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa County irrigation bonds .....	\$5,000 00	\$4,600 00	\$4,700 00
Masonic Hall (Benicia) bonds .....	600 00	600 00	600 00
Totals .....	\$5,600 00	\$5,200 00	\$5,300 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$50,000 00
Miscellaneous bonds and stocks .....	5,200 00	Reserve fund .....	2,000 00
Loans on real estate .....	26,400 00	Profit and loss and contin- gent fund .....	373 17
Loans on personal security ..	30,747 02	Due depositors .....	25,658 65
Money on hand .....	4,529 55	Due banks and bankers .....	4,012 00
Due from banks and bankers ..	1,102 66	Dividends unpaid .....	1,959 61
Furniture and fixtures .....	1,200 00		
Expenses .....	1,824 20		
Total resources .....	\$84,003 43	Total liabilities .....	\$84,003 43

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Goad, 214; W. C. Belcher, 98; John Nash, 54; M. C. Goad, 20; J. E. Crooks, 59. Total number of shares held by the Directors is 445 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$5,400 00	\$10,000 00
Solano .....	21,000 00	50,000 00
Totals .....	\$26,400 00	\$60,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Central District (Colusa Co.) irrigation bonds.	\$5,000 00	\$4,600 00	\$4,700 00
Masonic Hall (Benicia) bonds .....	600 00	580 00	600 00
Totals .....	\$5,600 00	\$5,180 00	\$5,300 00

## BANK COMMISSIONERS' EXAMINATION. (November 24, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid up.....	\$50,000 00
Invested in stocks, bonds, and warrants.....	5,200 00	Reserve fund.....	2,000 00
Loans and discounts.....	58,141 30	Due depositors.....	28,686 13
Cash balances.....	8,625 30	Due banks and bankers.....	3,027 24
Furniture, fixtures, etc.....	1,200 00	Interest collected.....	3,029 40
Expenses, taxes, etc.....	784 87	Profit and loss.....	208 70
Total resources.....	\$86,951 47	Total liabilities.....	\$86,951 47

## BANK OF BUTTE COUNTY—CHICO. (Incorp. January 1, 1873.)

## JANUARY STATEMENT.

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$25,000 00	Capital paid in coin.....	\$250,000 00
Real estate taken for debt.....	5,000 00	Reserve fund.....	50,000 00
Miscellaneous bonds and stocks.....	57,723 38	Profit and loss and contingent fund.....	49,084 47
Loans on real estate.....	192,700 00	Due depositors.....	211,874 35
Loans on other securities (grain, etc.).....	23,890 00	Due banks and bankers.....	206,543 93
Loans on personal security.....	427,691 16		
Money on hand.....	30,132 30		
Due from banks and bankers.....	1,690 98		
Furniture and fixtures.....	2,000 00		
Other assets.....	1,674 96		
Total resources.....	\$767,502 75	Total liabilities.....	\$767,502 75

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 350; Geo. C. Perkins, 300; F. C. Lusk, 360; J. R. Robinson, 160; Chas. Faulkner, 375. Total number of shares held by the Directors is 1,545 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books. Market Value.	
Butte.....	\$5,000 00	\$5,000 00



## LOANS ON REAL ESTATE.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$174,800 00	\$300,000 00
Colusa .....	8,000 00	10,000 00
Plumas .....	2,000 00	5,000 00
Tehama .....	7,900 00	10,000 00
Totals .....	\$192,700 00	\$325,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
331 shares Chico Water Co. stock .....	\$83,100 00	\$31,162 50	\$33,240 00
603 shares Chico Gas Co. stock .....	30,150 00	12,060 00	15,075 00
25 shares Odd Fellows' Hall stock .....	500 00	500 00	500 00
Totals .....	\$113,750 00	\$43,722 50	\$48,815 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$23,890 00	\$35,600 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$25,000 00	Capital paid in coin .....	\$250,000 00
Real estate taken for debt ..	5,000 00	Reserve fund .....	50,000 00
Miscellaneous bonds and stocks .....	43,722 50	Profit and loss and contingent fund .....	53,995 54
County warrants .....	210 78	Due depositors .....	214,212 27
Loans on real estate .....	184,010 00	Due banks and bankers .....	203,023 48
Loans on personal security ...	473,655 51		
Money on hand .....	31,942 80		
Due from banks and bankers ..	3,958 25		
Furniture and fixtures .....	2,000 00		
Other assets .....	1,731 45		
Total resources .....	\$771,231 29	Total liabilities .....	\$771,231 29

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 350; Geo. C. Perkins, 300; F. C. Lusk, 360; J. R. Robinson, 160; Charles Faulkner, 375. Total number of shares held by the Directors is 1,545 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte .....	\$5,000 00	\$5,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$166,110 00	\$300,000 00
Colusa .....	8,000 00	10,000 00
Plumas .....	2,000 00	5,000 00
Tehama .....	7,900 00	10,000 00
Totals .....	\$184,010 00	\$325,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
831 shares Chico Water Co. stock .....	\$83,100 00	\$31,162 50	\$33,240 00
603 shares Chico Gas Co. stock .....	30,150 00	12,060 00	15,075 00
25 shares Odd Fellows' Hall stock .....	500 00	500 00	500 00
Totals .....	\$113,750 00	\$43,722 50	\$48,815 00

## BANK COMMISSIONERS' EXAMINATION. (March 20, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$25,000 00	Capital paid up .....	\$250,000 00
Other real estate .....	5,000 00	Reserve fund .....	50,000 00
Invested in stocks, bonds, and warrants .....	43,722 50	Due depositors .....	219,003 06
Loans on real estate .....	201,050 00	Due banks and bankers .....	114,830 89
Loans and discounts .....	357,265 27	Interest collected .....	10,169 97
Cash balances .....	22,996 89	Rents, exchange, etc. ....	809 68
Due from banks and bankers ..	23,848 74	Dividends unpaid .....	120 00
Furniture, fixtures, etc. ....	2,000 00	Profit and loss .....	39,084 47
Expenses, taxes, etc. ....	2,110 42		
Other assets .....	1,024 25		
Total resources .....	\$684,018 07	Total liabilities .....	\$684,018 07

## BANK OF CHICO. (Incorp. December 26, 1872.)

## JANUARY STATEMENT.

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	4,982 10	Profit and loss and contin- gent fund .....	35,740 50
Miscellaneous bonds and stocks.....	20,630 00	Due depositors.....	148,370 75
County warrants.....	2,438 99	Due banks and bankers.....	27,039 41
Loans on real estate .....	215,006 61		
Loans on stocks, bonds, and warrants.....	5,120 00		
Loans on personal security .....	217,106 82		
Money on hand.....	29,188 07		
Due from banks and bankers.....	277 67		
Furniture and fixtures.....	2,500 00		
Other assets .....	900 40		
Total resources.....	\$511,150 66	Total liabilities .....	\$511,150 66

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Orrin Gowell, 493; A. H. Crew, 500; H. W. Heath, 500. Total number of shares held by the Directors is 1,493 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Butte .....	\$800 00	\$1,050 00
Colusa .....	2,600 00	3,200 00
Tehama .....	1,582 10	1,600 00
Totals .....	\$4,982 10	\$5,850 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$159,456 12	\$367,670 00
Colusa .....	13,400 00	20,800 00
Tehama .....	3,494 48	12,300 00
San Joaquin .....	6,771 17	11,000 00
San Francisco .....	31,884 84	115,000 00
Totals .....	\$215,006 61	\$526,770 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds .....	\$13,500 00	\$13,500 00	\$13,500 00
Odd Fellows' building stock .....	3,120 00	3,120 00	3,120 00
Chico Ice Company stock .....	500 00	410 00	500 00
Chico Water Company stock .....	3,200 00	1,500 00	1,600 00
Park Hotel stock .....	2,100 00	2,100 00	2,100 00
County warrants .....	2,441 04	2,438 99	2,441 04
Totals .....	\$24,861 04	\$23,068 99	\$23,261 04

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Chico Livery Stable Company .....	\$6,000 00	\$4,300 00	\$5,400 00
County warrants .....	971 15	820 00	971 15
Totals .....	\$6,971 15	\$5,120 00	\$6,371 15

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	4,971 80	Profit and loss and contin-	
Miscellaneous bonds and		gent fund .....	36,333 56
stocks .....	11,493 00	Due depositors .....	156,942 44
County warrants .....	2,167 04	Due banks and bankers .....	33,018 05
Loans on real estate .....	240,597 27		
Loans on personal security .....	228,806 73		
Money on hand .....	21,205 33		
Furniture and fixtures .....	2,500 00		
Other assets .....	1,552 88		
Total resources .....	\$526,294 05	Total liabilities .....	\$526,294 05

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Orrin Gowell, 493; A. H. Crew, 500; H. W. Heath, 500. Total number of shares held by the Directors is 1,493 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte .....	\$789 70	\$1,050 00
Tehama .....	1,582 10	1,920 00
Glenn .....	2,600 00	3,200 00
Totals .....	\$4,971 80	\$6,170 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$172,835 29	\$331,570 00
Glenn .....	13,220 00	20,800 00
Tehama .....	3,767 87	33,200 00
San Joaquin .....	6,888 32	11,000 00
San Francisco .....	43,885 79	108,000 00
Totals .....	\$240,597 27	\$504,570 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds .....	\$4,500 00	\$4,500 00	\$4,500 00
Chico Water Co. stock .....	3,200 00	1,413 00	1,600 00
Chico Ice Co. stock .....	500 00	410 00	500 00
Odd Fellows' building stock .....	3,020 00	3,020 00	3,020 00
Park Hotel Co. stock .....	2,300 00	2,150 00	2,150 00
County warrants .....	2,167 04	2,167 04	2,167 04
Totals .....	\$15,687 04	\$13,660 04	\$13,937 04

## BANK COMMISSIONERS' EXAMINATION. (March 21, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid up .....	\$300,000 00
Other real estate .....	4,971 80	Due depositors .....	150,028 63
Invested in stocks, bonds, and warrants .....	12,821 85	Due banks and bankers .....	22,352 59
Loans on real estate .....	169,530 45	Interest collected .....	3,533 25
Loans and discounts .....	273,168 75	Rents, exchange, etc. ....	126 50
Cash balances .....	23,336 65	Profit and loss .....	26,740 50
Due from banks and bankers ..	178 00		
Furniture, fixtures, etc. ....	2,500 00		
Expenses, taxes, etc. ....	2,038 35		
Other assets .....	1,235 62		
Total resources .....	\$502,781 47	Total liabilities .....	\$502,781 47



# CLOVERDALE BANKING AND COMMERCIAL COMPANY. (Incorp. February 25, 1884.)

## JANUARY STATEMENT.

ISAAC E. SHAW, President.

C. B. SHAW, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$57,000 00
Real estate taken for debt.....	3,313 00	Reserve fund.....	4,000 00
Loans on real estate ..	17,020 03	Profit and loss and contingent	
Loans on personal security.....	71,716 28	fund .....	5,881 06
Money on hand.....	11,744 71	Due depositors.....	59,364 79
Due from banks and bankers..	9,446 71	Dividends unpaid.....	4,000 00
Furniture and fixtures.....	2,336 00		
Expenses .....	1,669 12		
Total resources .....	\$130,245 85	Total liabilities .....	\$130,245 85

## DETAILS.

The amount of capital stock is \$57,000; amount subscribed is \$57,000; amount paid in coin is \$57,000. The total number of shares of stock issued is 570 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. E. Shaw, 130; G. W. Prescott, 100; Mrs. F. J. Bowman, 125; J. E. Chalfant, 100; C. B. Shaw, 10. Total number of shares held by the Directors is 465 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books	Market Value.
Sonoma.....	\$2,113 00	\$2,500 00
Mendocino.....	1,200 00	1,500 00
Totals.....	\$3,313 00	\$4,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$3,917 03	\$5,000 00
Mendocino.....	13,103 00	15,000 00
Totals .....	\$17,020 03	\$20,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$57,000 00
Real estate taken for debt.....	3,358 00	Reserve fund.....	4,000 00
Loans on real estate.....	17,020 03	Profit and loss and contingent	
Loans on personal security.....	58,732 74	fund.....	2,041 66
Money on hand.....	7,824 55	Due depositors.....	48,157 86
Due from banks and bankers.....	8,593 44		
Furniture and fixtures.....	2,336 00		
Expenses.....	334 76		
Total resources.....	\$111,199 52	Total liabilities.....	\$111,199 52

## DETAILS.

The amount of capital stock is \$57,000; amount subscribed is \$57,000; amount paid in coin is \$57,000. The total number of shares of stock issued is 570 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. E. Shaw, 130; G. W. Prescott, 100; Mrs. F. J. Bowman, 125; J. E. Chalfant, 100; C. B. Shaw, 10. Total number of shares held by the Directors is 465 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$2,158 00	\$2,500 00
Mendocino.....	1,200 00	1,500 00
Totals.....	\$3,358 00	\$4,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$3,917 03	\$6,000 00
Mendocino.....	13,103 00	20,000 00
Totals.....	\$17,020 03	\$26,000 00

## BANK COMMISSIONERS' EXAMINATION. (March 4, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid up.....	\$57,000 00
Other real estate.....	3,358 00	Reserve fund.....	4,000 00
Loans and discounts.....	88,602 38	Due depositors.....	44,865 02
Cash balances.....	7,581 90	Due banks and bankers.....	65 89
Due from banks and bankers.....	1,223 94	Rents, exchange, etc.....	354 22
Furniture, fixtures, etc.....	2,336 00	Dividends unpaid.....	4,000 00
Expenses, taxes, etc.....	1,978 92	Profit and loss.....	7,796 01
Total resources.....	\$118,081 14	Total liabilities.....	\$118,081 14

## COLUSA COUNTY BANK—COLUSA. (Incorp. September 15, 1870.)

## JANUARY STATEMENT.

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$21,000 00	Capital paid in coin .....	\$500,000 00
Real estate taken for debt .....	48,934 95	Profit and loss and contin-	
Miscellaneous bonds and		gent fund .....	227,166 80
stocks .....	3,300 00	Due depositors .....	679,285 94
County warrants .....	1,478 63	Due banks and bankers .....	68,978 99
Loans on real estate .....	534,790 42	Other liabilities .....	103,250 00
Loans on stocks, bonds, and			
warrants .....	2,000 00		
Loans on other securities			
(grain, etc.) .....	263,307 65		
Loans on personal security .....	457,421 76		
Money on hand .....	102,778 10		
Due from banks and bankers .....	73,274 45		
Furniture and fixtures .....	2,688 95		
Other assets (accrued interest) .....	67,706 82		
Total resources .....	\$1,578,681 73	Total liabilities .....	\$1,578,681 73

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Hagar, 653; W. P. Harrington, 380; John Boggs, 50; W. F. Goad, 253; Edgar Mills, 743. Total number of shares held by the Directors is 2,079 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$48,934 95	\$48,934 95

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$534,790 42	\$1,000,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa Milling Co. stock .....	\$3,000 00	\$3,000 00	\$3,000 00
Colusa Agricultural Society stock .....	300 00	300 00	300 00
Colusa County warrants .....	1,478 63	1,478 63	1,478 63
Totals .....	\$4,778 63	\$4,778 63	\$4,778 63

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Colusa Sun Publishing Co. stock .....	\$7,900 00	\$2,000 00	\$7,900 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$263,307 65	\$275,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$21,000 00	Capital paid in coin .....	\$500,000 00
Real estate taken for debt .....	41,992 51	Profit and loss and contin-	
Miscellaneous bonds and		gent fund .....	163,274 56
stocks .....	3,300 00	Due depositors .....	361,136 25
County warrants .....	824 65	Due banks and bankers .....	280,964 62
Loans on real estate .....	534,790 42	Other liabilities .....	25,000 00
Loans on stocks, bonds, and			
warrants .....	2,000 00		
Loans on personal security .....	648,175 41		
Money on hand .....	38,989 03		
Due from banks and bankers .....	614 46		
Furniture and fixtures .....	2,688 95		
Total resources .....	\$1,330,375 43	Total liabilities .....	\$1,330,375 43

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Hagar, 653; W. P. Harrington, 380; John Boggs, 50; W. F. Goad, 253; Edgar Mills, 743. Total number of shares held by the Directors is 2,079 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$41,992 51	\$41,992 51

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$534,790 42	\$1,000,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa Milling Co. stock .....	\$3,000 00	\$3,000 00	\$3,000 00
Colusa Agricultural Society stock.....	300 00	300 00	300 00
Colusa County warrants.....	824 65	824 65	824 65
Totals.....	\$4,124 65	\$4,124 65	\$4,124 65

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Colusa Sun Publishing Co. stock .....	\$7,900 00	\$2,000 00	\$7,900 00

## BANK COMMISSIONERS' EXAMINATION. (February 11, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$21,000 00	Capital paid up.....	\$500,000 00
Other real estate.....	50,934 95	Due depositors.....	546,563 36
Invested in stocks, bonds, and warrants.....	127 50	Due banks and bankers.....	50,142 68
Loans and discounts.....	1,146,577 91	Interest collected.....	2,005 74
Cash balances.....	62,080 08	Rents, exchange, etc.....	9 57
Due from banks and bankers.....	23,006 17	Profit and loss.....	157,823 48
Furniture, fixtures, etc.....	2,688 95	Other liabilities.....	50,000 00
Expenses, taxes, etc.....	129 27		
Total resources.....	\$1,306,544 83	Total liabilities.....	\$1,306,544 83

## BANK OF DIXON. (Incorp. October 30, 1873.)

## JANUARY STATEMENT.

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$7,000 00	Capital paid in coin.....	\$223,100 00
Real estate taken for debt.....	19,016 28	Reserve fund.....	47,500 00
Loans on real estate.....	152,511 57	Due depositors.....	86,048 86
Loans on other securities (grain, etc.).....	420 00	Due banks and bankers.....	120,901 94
Loans on personal security.....	281,729 90	Dividends unpaid.....	11,155 00
Money on hand.....	12,486 19		
Furniture and fixtures.....	1,000 00		
Other assets.....	14,541 86		
Total resources.....	\$488,705 80	Total liabilities.....	\$488,705 80



## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$223,100; amount paid in coin is \$223,100. The total number of shares of stock issued is 2,231 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 220; H. Petersen, 204; H. Rohner, 150; J. S. Garnett, 105; J. S. Mayes, 100; H. E. McCune, 100; A. C. Hazelton, 80. Total number of shares held by the Directors is 965 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$19,016 28	\$19,016 28

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$146,361 57	\$210,000 00
Yolo .....	6,150 00	7,500 00
Totals .....	\$152,511 57	\$217,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat .....	\$420 00	\$525 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$7,000 00	Capital paid in coin .....	\$223,100 00
Real estate taken for debt .....	19,016 28	Reserve fund .....	50,000 00
Loans on real estate .....	161,245 50	Due depositors .....	108,557 07
Loans on personal security .....	232,549 97	Due banks and bankers .....	50,736 69
Money on hand .....	12,258 20	Dividends unpaid .....	11,155 00
Furniture and fixtures .....	1 000 00		
Other assets .....	10,478 81		
Total resources .....	\$443,548 76	Total liabilities .....	\$443,548 76

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$223,100; amount paid in coin is \$223,100. The total number of shares of stock issued is 2,231 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 220; H. Petersen, 204; H. Rohner, 150; J. S. Garnett, 105; J. S. Mayes, 100; H. E. McCune, 100; A. C. Hazelton, 86. Total number of shares held by the Directors is 965 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$19,016 28	\$19,016 28

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$155,095 50	\$250,000 00
Yolo .....	6,150 00	7,500 00
Totals .....	\$161,245 50	\$257,500 00

## BANK COMMISSIONERS' EXAMINATION. (August 15, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$7,000 00	Capital paid up .....	\$223,100 00
Other real estate .....	19,016 28	Reserve fund .....	45,000 00
Loans and discounts .....	408,335 38	Due depositors .....	90,054 33
Cash balances .....	12,682 70	Due banks and bankers .....	100,685 19
Furniture, fixtures, etc. ....	1,000 00	Rents, exchange, etc. ....	50 80
Expenses, taxes, etc. ....	150 45		
Other assets .....	10,705 51		
Total resources .....	\$458,890 32	Total liabilities .....	\$458,890 32

## CONSOLIDATED BANK OF ELSINORE. (Incorp. July, 1890.)

## JANUARY STATEMENT.

WILLIAM COLLIER, President.

J. F. KUHN, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$20,148 79	Capital paid in coin .....	\$44,000 00
Real estate taken for debt .....	1,045 69	Profit and loss and contingent fund .....	1,279 45
Miscellaneous stocks .....	2,825 00	Due depositors .....	37,471 87
Loans on real estate .....	11,141 93		
Loans on grain .....	1,017 22		
Loans on personal security .....	25,598 99		
Money on hand .....	7,584 06		
Due from banks and bankers .....	10,182 31		
Furniture and fixtures .....	2,330 21		
Expenses .....	826 69		
Taxes .....	100 43		
Total resources .....	\$82,751 32	Total liabilities .....	\$82,751 32

## DETAILS.

The amount of capital stock is \$44,000; amount subscribed is \$44,000; amount paid in coin is \$44,000. The total number of shares of stock issued is 440 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Peter Wall, 37½; S. A. Stewart, 7½; William Collier, 5; Amasa Frame, 7½; S. H. Washburn, 5; Thompson Frame, 7½; W. W. Wilson, 5. Total number of shares held by the Directors is 74½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$1,045 69	\$750 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$11,141 93	\$10,750 00

This is a low estimate. Water for the irrigation district is about to be secured. After that is accomplished these lands will be worth twice as much, fully.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Our own (the Consolidated Bank) stock; it will be provided for soon .....	\$2,825 00	\$2,825 00	\$2,200 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain (warehouse receipts) .....	\$1,017 22	\$2,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$20,148 79	Capital paid in coin .....	\$44,000 00
Real estate taken for debt .....	1,045 69	Profit and loss and contin-	
Miscellaneous stocks .....	2,825 00	gent fund .....	2,677 74
Loans on real estate .....	15,186 04	Due depositors .....	34,213 13
Loans on stocks, bonds, and warrants .....	1,065 00		
Loans on personal security .....	24,767 73		
Money on hand .....	5,140 67		
Due from banks and bankers .....	6,072 98		
Furniture and fixtures .....	2,330 21		
Expenses .....	1,965 15		
Taxes .....	191 10		
Other assets .....	152 51		
Total resources .....	\$80,890 87	Total liabilities .....	\$80,890 87

## DETAILS.

The amount of capital stock is \$44,000; amount subscribed is \$44,000; amount paid in coin is \$44,000. The total number of shares of stock issued is 440 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Peter Wall, 37½; William Collier, 15; S. A. Stewart, 7½; Thompson Frame, 7½; Amasa Frame, 7½; S. H. Washburn, 5; W. W. Wilson, 5. Total number of shares held by the Directors is 84½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego -----	\$1,045 69	\$800 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego -----	\$15,186 04	\$16,600 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Market Value.
Our own (the Consolidated Bank) stock -----	\$2,825 00	\$2,000 00

## BANK COMMISSIONERS' EXAMINATION. (January 21, 1891.)

Resources.		Liabilities.	
Bank premises -----	\$20,148 79	Capital paid up -----	\$44,000 00
Other real estate -----	1,045 69	Due depositors -----	28,807 34
Invested in stocks -----	2,821 17	Interest collected -----	1,201 58
Loans and discounts -----	36,651 80	Rents, exchange, etc. -----	84 08
Cash balances -----	6,193 33		
Due from banks and bankers -----	3,665 80		
Expenses, taxes, etc. -----	1,081 70		
Furniture, fixtures, etc. -----	2,330 21		
Other assets -----	154 51		
Total resources -----	\$74,093 00	Total liabilities -----	\$74,093 00

## BANK OF ESCONDIDO. (Incorp. December 27, 1886.)

## JANUARY STATEMENT.

J. W. COLLINS, President.

J. H. ANDERSON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,974 45	Capital paid in coin.....	\$30,000 00
Real estate taken for debt.....	425 00	Reserve fund .....	6,000 00
Miscellaneous stocks, bonds, and warrants.....	974 56	Profit and loss and contingent fund .....	215 04
Loans on real estate .....	6,700 35	Due depositors.....	64,646 85
Loans on stocks, bonds, and warrants.....	11,000 00	Dividends unpaid .....	1,500 00
Loans on other securities (grain, etc.).....	643 45		
Loans on personal security....	41,064 57		
Money on hand.....	7,810 12		
Due from banks and bankers....	20,939 84		
Furniture and fixtures.....	1,829 55		
Total resources .....	\$102,361 89	Total liabilities .....	\$102,361 89

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Collins, 250; D. D. Dare, 250; D. L. Withington, 200; J. H. Anderson, 150; P. A. Graham, 50; A. K. Cravath, 15; George N. O'Brien, 10. Total number of shares held by the Directors is 925 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$425 00	\$500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$6,700 35	\$15,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School warrants .....	\$647 83	\$647 83	\$647 83
Escondido Irrigation District warrants.....	127 50	127 50	127 50
County warrants .....	199 23	199 23	199 23
Totals .....	\$974 56	\$974 56	\$974 56



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Escondido Lumber Co. stock. ....	\$20,000 00	\$11,000 00	\$11,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Brandy in bonded warehouse, Los Angeles.....	\$643 45	\$1,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,974 45	Capital paid in coin.....	\$30,000 00
Real estate taken for debt ....	791 10	Reserve fund.....	6,000 00
Loans on real estate.....	6,375 75	Profit and loss and contingent fund .....	444 37
Loans on stocks, bonds, and warrants.....	11,000 00	Due depositors.....	56,387 02
Loans on other securities (grain, etc.).....	893 45	Dividends unpaid.....	1,000 00
Loans on personal security ...	41,962 69		
Money on hand .....	7,798 06		
Due from banks and bankers ..	12,535 89		
Furniture and fixtures.....	1,500 00		
Total resources .....	\$93,831 39	Total liabilities .....	\$93,831 39

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Collins, 250; D. D. Dare, 250; D. L. Withington, 200; J. H. Anderson, 150; P. A. Graham, 50; A. K. Cravath, 15; G. N. O'Brien, 10. Total number of shares held by the Directors is 925 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$791 10	\$791 10

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$6,375 75	\$18,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Escondido Lumber Co. stock.....	\$20,000 00	\$11,000 00	\$11,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Brandy in bonded warehouse.....	\$893 45	\$1,800 00

## BANK COMMISSIONERS' EXAMINATION. (January 19, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$10,974 45	Capital paid up.....	\$30,000 00
Other real estate.....	425 00	Reserve fund.....	6,000 00
Loans and discounts.....	60,846 11	Due depositors.....	56,863 73
Cash balances.....	8,205 92	Profit and loss.....	485 97
Due from banks and bankers.....	11,056 27		
Furniture, fixtures, etc.....	1,829 55		
Expenses, taxes, etc.....	12 40		
Total resources.....	\$93,349 70	Total liabilities.....	\$93,349 70

## BANK OF EUREKA. (Incorp. October 4, 1889.)

## JANUARY STATEMENT.

WILLIAM CARSON, President.

C. P. SOULÉ, Cashier.

J. K. DOLLISON, Vice-President.

Resources.		Liabilities.	
Bank premises.....	\$26,310 08	Capital paid in coin.....	\$100,000 00
County warrants.....	850 10	Profit and loss and contingent fund.....	2,419 88
Loans on personal security*..	127,682 84	Due depositors.....	107,892 77
Money on hand.....	44,967 52	Due banks and bankers.....	25,690 96
Due from banks and bankers.....	27,797 75	Other liabilities.....	117 60
Furniture and fixtures.....	4,623 95		
Expenses.....	2,670 39		
Other assets.....	1,188 58		
Total resources.....	\$236,121 21	Total liabilities.....	\$236,121 21

\* Secured by collaterals (valued at \$50,650), \$49,080; notes with two or more names, \$13,768 40; notes with single names, \$18,010 50. Total, \$80,858 90.

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 100; J. K. Dollison, 200; Allen A. Curtis, 100; Alex. Cormick, 100; Robert Porter, 100; A. Berding, 40; C. P. Soulé, 80. Total number of shares held by the Directors is 720 shares.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Humboldt County warrants.....	\$870 00	\$850 10	\$850 10

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$26,372 63	Capital paid in coin.....	\$100,000 00
County warrants.....	583 25	Profit and loss and contin-	
Loans on real estate.....	13,800 00	gent fund.....	8,418 59
Loans on stocks, bonds, and		Due depositors.....	131,256 89
warrants.....	26,500 00	Due banks and bankers.....	6,763 15
Loans on personal security ---	134,228 68	Other liabilities.....	102 00
Money on hand.....	30,938 35		
Due from banks and bankers .	2,199 76		
Furniture and fixtures.....	4,675 20		
Expenses.....	6,047 23		
Other assets.....	1,195 53		
Total resources.....	\$246,540 63	Total liabilities.....	\$246,540 63

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 100; J. K. Dollison, 200; Allen A. Curtis, 100; Alexander Cormick, 100; Robert Porter, 100; A. Berding, 40; C. P. Soulé, 80. Total number of shares held by the Directors is 720 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$13,800 00	\$25,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Humboldt County warrants.....	\$596 07	\$583 25	\$533 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank (not our own) and water stocks .....	\$99,000 00	\$26,500 00	\$62,000 00

## BANK COMMISSIONERS' EXAMINATION. (December 13, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$26,310 08	Capital paid up .....	\$100,000 00
Invested in stocks, bonds, and warrants .....	622 95	Due depositors .....	94,245 05
Loans and discounts .....	98,321 03	Due banks and bankers .....	19,690 96
Cash balances .....	40,273 56	Interest collected .....	1,187 80
Due from banks and bankers ..	42,016 18	Rents, exchange, etc. ....	471 01
Furniture, fixtures, etc. ....	4,581 35		
Expenses, taxes, etc. ....	2,284 89		
Other assets .....	1,184 78		
Total resources .....	\$215,594 82	Total liabilities .....	\$215,594 82

## HUMBOLDT COUNTY BANK—EUREKA. (Incorp. February 27, 1873.)

## JANUARY STATEMENT.

J. W. HENDERSON, President.

ED. EVERDING, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ....	\$49,510 37	Capital paid in coin .....	\$200,000 00
County warrants .....	2,568 34	Profit and loss and contin- gent fund .....	8,643 85
Loans on real estate .....	218,589 50	Due depositors .....	238,304 58
Loans on personal security ....	146,856 93	Due banks and bankers .....	19,004 46
Money on hand .....	36,531 33	Dividends unpaid .....	24 00
Due from banks and bankers ..	9,369 82		
Furniture and fixtures .....	417 60		
Taxes .....	2,108 00		
Other assets .....	25 00		
Total resources .....	\$465,976 89	Total liabilities .....	\$465,976 89

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Henderson, 261; H. H. Buhne, 226; Josiah Bell, 100; N. Bullock, 77; I. Cullberg, 31; D. Zanone, 90; S. W. McFarland, 30; H. W. McClellan, 25; Ed. Everding, 37. Total number of shares held by the Directors is 877 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$49,510 37	\$49,510 37

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$218,589 50	\$364,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School orders and road warrants .....	\$2,568 34	\$2,568 34	\$2,568 34

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$52,240 84	Capital paid in coin.....	\$200,000 00
County warrants.....	25 00	Profit and loss and contin-	
Loans on real estate.....	233,490 96	gent fund.....	10,369 93
Loans on personal security.....	106,654 13	Due depositors.....	156,906 00
Money on hand.....	38,648 00	Due banks and bankers.....	65,414 31
Due from banks and bankers.....	740 71		
Furniture and fixtures.....	417 60		
Taxes.....	445 00		
Other assets.....	28 00		
Total resources .....	\$432,690 24	Total liabilities .....	\$432,690 24

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Henderson, 261; H. H. Buhne, 226; Josiah Bell, 150; N. Bullock, 77; I. Cullberg, 31; D. Zanone, 90; S. W. McFarland, 30; H. W. McClellan, 75; Ed. Everding, 37. Total number of shares held by the Directors is 977 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$52,240 84	\$52,240 84

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$233,490 96	\$389,000 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School order.....	\$25 00	\$25 00	\$25 00

## BANK COMMISSIONERS' EXAMINATION. (December 15, 1890.)

Resources.		Liabilities.	
Real estate.....	\$977 87	Capital paid up.....	\$200,000 00
Invested in stocks, bonds, and warrants.....	2,146 89	Due depositors.....	205,788 44
Loans and discounts.....	394,246 64	Due banks and bankers.....	28,006 15
Cash balances.....	33,782 77	Interest collected.....	641 13
Due from banks and bankers.....	163 63	Rents, exchange, etc.....	1,292 95
Furniture, fixtures, etc.....	417 60	Dividends unpaid.....	24 00
Expenses, taxes, etc.....	3,641 31		
Other assets.....	375 96		
Total resources.....	\$435,752 67	Total liabilities.....	\$435,752 67

## FALLBROOK BANK. (Incorp. March 8, 1890.)

## JANUARY STATEMENT.

F. W. BARTLETT, Vice-President.

A. J. CLARK, Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$10,848 11	Capital paid in coin.....	\$18,500 00
Loans on other securities (grain, etc.).....	769 00	Profit and loss and contingent fund.....	2,491 51
Loans on personal security.....	18,216 08	Due depositors.....	13,835 11
Money on hand.....	1,804 60	Other liabilities.....	93 35
Due from banks and bankers.....	5,397 05	Time deposits.....	3,888 65
Furniture and fixtures.....	856 45		
Expenses.....	776 48		
Taxes.....	85 92		
Other assets.....	54 93		
Total resources.....	\$38,808 62	Total liabilities.....	\$38,808 62

## DETAILS.

The amount of capital stock is \$50,000; amount paid in coin is \$18,500. The total number of shares of stock issued is 185 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Pruett, 4; F. W. Bartlett, 48; H. Wilbur, 30; A. M. Peters, 30; E. J. Johnson, 10. Total number of shares held by the Directors is 112 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$10,848 11	\$25,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Honey in store .....	\$769 00	\$1,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$3,000 00	Capital paid in coin.....	\$24,600 00
Loans on real estate .....	16,334 63	Profit and loss and contingent fund .....	1,635 21
Loans on personal security.....	12,811 19	Due depositors.....	20,277 14
Money on hand.....	2,178 55	Dividends unpaid.....	210 00
Due from banks and bankers..	11,092 55	Other liabilities.....	182 66
Furniture and fixtures.....	856 45		
Expenses .....	631 64		
Total resources .....	\$46,905 01	Total liabilities .....	\$46,905 01

## DETAILS.

The amount of capital stock is \$50,000; amount paid in coin is \$24,600. The total number of shares of stock issued is 246 shares; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Pruett, 25; F. W. Bartlett, 48; Henry Wilbur, 30; A. M. Peters, 50; Clark Wicks, 11. Total number of shares held by the Directors is 164 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$3,000 00	\$3,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$16,334 63	\$49,000 00

## BANK COMMISSIONERS' EXAMINATION. (January 17, 1891.)

Resources.		Liabilities.	
Loans and discounts.....	\$27,596 80	Capital paid up.....	\$20,400 00
Cash balances.....	1,923 85	Due depositors.....	14,569 81
Due from banks and bankers..	4,520 93	Due banks and bankers.....	343 12
Furniture, fixtures, etc.....	856 45		
Other assets.....	414 90		
Total resources .....	\$35,312 93	Total liabilities .....	\$35,312 93

## BANK OF CENTRAL CALIFORNIA—FRESNO. (Incorp. February 26, 1887.)

## JANUARY STATEMENT.

LOUIS EINSTEIN, President.

LEOPOLD GUNDELFINGER, Cashier.

Resources.		Liabilities.	
Real estate purchased as an investment.....	\$31,329 60	Capital paid in coin.....	\$150,000 00
Real estate taken for debt .....	8,005 65	Profit and loss and contingent fund.....	27,751 73
Miscellaneous bonds, stocks, and warrants .....	2,187 47	Due depositors.....	167,157 56
Loans on real estate .....	90,291 74	Due banks and bankers.....	5,072 61
Loans on stocks, bonds, and warrants.....	17,349 16		
Loans on personal security....	131,838 50		
Money on hand.....	38,962 83		
Due from banks and bankers..	27,107 79		
Other assets.....	2,909 16		
Total resources .....	\$349,981 90	Total liabilities .....	\$349,981 90

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Louis Einstein, 400; Leopold Gundelfinger, 150; William Helm, 120; H. B. Choice, 75; Max. Frankenau, 50. Total number of shares held by the Directors is 795 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$8,005 65	\$10,000 00
Fresno (one parcel projecting into Tulare County).....	31,329 60	36,500 00
Totals.....	\$39,335 25	\$46,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno -----	\$90,291 74	\$200,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
One Fresno City bond -----	\$625 00	\$625 00	\$625 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2 shares I-Street Improvement Co. stock -----	\$2,000 00	\$450 00	\$1,000 00
80 shares Selma Water Company stock -----	2,000 00	300 00	1,000 00
39 shares Fresno National Bank stock -----	3,900 00	2,820 00	3,900 00
7 shares I-Street Improvement Co. stock -----	7,000 00	2,000 00	3,500 00
½ share Centerville and Kingsburg Irrigation Ditch Company stock -----	1,000 00	300 00	750 00
3½ shares I-Street Improvement Co. stock -----	3,166 66	679 16	1,583 00
320 shares San Joaquin Valley Coal Mining Company stock -----	32,000 00	2,500 00	4,800 00
63 shares Fresno Loan and Savings Bank stock -----	6,300 00	8,300 00	7,087 00
10 shares Farmers Bank stock -----	1,000 00		
50 shares Bank of Central California stock -----	5,000 00		
Totals -----	\$63,366 66	\$17,349 16	\$28,120 00

## JULY STATEMENT.

Resources.	Liabilities.
Real estate purchased as an investment ----- \$32,317 20	Capital paid in coin ----- \$180,000 00
Real estate taken for debt ----- 9,257 02	Profit and loss and contin- gent fund ----- 7,429 21
Miscellaneous bonds and stocks ----- 625 00	Due depositors ----- 100,944 15
Loans on real estate ----- 101,553 35	Due banks and bankers ----- 35,095 74
Loans on stocks, bonds, and warrants ----- 11,375 00	
Loans on personal security --- 129,160 01	
Money on hand ----- 27,178 57	
Due from banks and bankers - 5,404 50	
Furniture and fixtures ----- 1,793 88	
Expenses ----- 4,005 12	
Other assets ----- 799 45	
Total resources ----- \$323,469 10	Total liabilities ----- \$323,469 10

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$180,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: Louis Einstein, 436; Leopold Gundelfinger, 150; William Helm, 120; H. B. Choice, 75; Max. Frankenau, 50. Total number of shares held by the Directors is 831 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$9,257 02	\$11,450 00
Fresno (one parcel projecting into Tulare County) .....	32,317 20	36,500 00
Totals .....	\$41,674 22	\$47,950 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$101,553 35	\$200,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
One Fresno City bond .....	\$625 00	\$625 00	\$625 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2 shares I-Street Improvement Co. stock .....	\$2,000 00	\$550 00	\$1,000 00
80 shares Selma Water Company stock .....	2,000 00	450 00	1,000 00
63 shares Fresno Loan and Savings Bank stock .....	6,300 00	6,800 00	{ 7,245 00
10 shares Farmers Bank stock .....	1,000 00		
6 shares Centerville and Kingsburg Irrigation Ditch Company stock .....	4,200 00	1,350 00	{ 1,200 00
6 shares River Bend and Cole Slough Ditch Company stock .....	1,500 00		
12½ shares Kingsburg Mill and Building Company stock .....	1,325 00		
3½ shares I-Street Improvement Co. stock .....	3,166 66	400 00	1,583 00
6 shares Centerville and Kingsburg Irrigation Ditch Company stock .....	4,200 00	400 00	1,200 00
10 shares Fresno National Bank stock .....	1,000 00	800 00	1,070 00
100 shares Fresno Fair Grounds Associa'n stock .....	2,500 00	400 00	625 00
24 shares Fresno Fair Grounds Associa'n stock .....	600 00	100 00	150 00
1 share Fowler Ditch Canal Company stock .....	300 00	125 00	200 00
Totals .....	\$30,091 66	\$11,375 00	\$17,485 00

## BANK COMMISSIONERS' EXAMINATION. (August 25, 1890.)

Resources.		Liabilities.	
Real estate by purchase .....	\$39,539 02	Capital paid up .....	\$150,000 00
Invested in stocks, bonds, and warrants .....	625 00	Due depositors .....	106,779 58
Loans on real estate .....	29,925 79	Due banks and bankers .....	12,844 85
Loans and discounts .....	178,103 23	Interest collected .....	15,611 66
Cash balances .....	35,395 48	Rents, exchange, etc. ....	1,276 44
Due from banks and bankers ..	5,057 06	Profit and loss .....	11,700 53
Furniture, fixtures, etc. ....	1,993 20		
Expenses, taxes, etc. ....	7,074 28		
Total resources .....	\$297,713 06	Total liabilities .....	\$297,713 06



## FARMERS BANK OF FRESNO. (Incorp. March 8, 1882.)

## JANUARY STATEMENT.

LEWIS LEACH, President.

JOHN REICHMAN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$65,000 00	Capital paid in coin.....	\$200,000 00
County warrants.....	7,264 09	Profit and loss and contin-	
Loans on real estate.....	82,076 80	gent fund.....	30,634 99
Loans on stocks, bonds, and		Due depositors.....	407,328 54
warrants.....	3,550 00	Due banks and bankers (de-	
Loans on other securities		posits).....	3,917 89
(grain, etc.).....	27,030 00	Other liabilities.....	6,467 29
Loans on personal security...	279,527 46		
Money on hand.....	65,099 52		
Due from banks and bankers..	93,241 79		
Furniture and fixtures.....	5,200 00		
Other assets.....	20,359 05		
Total resources.....	\$648,348 71	Total liabilities.....	\$648,348 71

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 440; W. W. Phillips, 300; Lewis Leach, 60; Alex. Goldstein, 20; Alex. Gordon, 10. Total number of shares held by the Directors is 830 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$82,076 80	\$200,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Fresno National Bank stock.....	\$2,000 00	\$2,000 00	\$2,200 00
10 shares Farmers Bank stock.....	1,000 00	1,300 00	1,300 00
4½ shares Fresno Warehouse Company stock..	425 00	250 00	425 00
Totals.....	\$3,425 00	\$3,550 00	\$3,925 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$15,530 00	\$17,860 00
Raisins in warehouse.....	11,500 00	24,679 00
Totals.....	\$27,030 00	\$42,539 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$65,000 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt....	8,530 28	Profit and loss and contin-	
County warrants.....	438 45	gent fund.....	20,202 62
Loans on real estate.....	81,207 60	Due depositors.....	284,023 84
Loans on stocks, bonds, and		Due banks and bankers.....	2,357 19
warrants.....	2,000 00		
Loans on personal security....	288,784 62		
Money on hand.....	40,973 44		
Due from banks and bankers..	14,949 26		
Furniture and fixtures.....	4,700 00		
Total resources.....	\$506,583 65	Total liabilities.....	\$506,583 65

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 440; W. W. Phillips, 325; Lewis Leach, 60; Alex. Goldstein, 20; Alex. Gordon, 20. Total number of shares held by the Directors is 865 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno.....	\$8,530 28	\$30,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$81,207 60	\$160,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares Bank of Sanger stock.....	\$10,000 00	\$2,000 00	\$2,000 00

## BANK COMMISSIONERS' EXAMINATION. (August 23, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$65,000 00	Capital paid up .....	\$200,000 00
Other real estate .....	13,860 90	Due depositors .....	322,028 47
Invested in stocks, bonds, and warrants .....	302 70	Due banks and bankers .....	7,440 62
Loans on real estate .....	91,943 20	Interest collected .....	4,976 12
Loans and discounts .....	283,720 67	Rents, exchange, etc. ....	690 34
Cash balances .....	42,552 94	Dividends unpaid .....	120 00
Due from banks and bankers ..	35,963 66	Profit and loss .....	4,345 33
Furniture, fixtures, etc. ....	5,000 00		
Expenses, taxes, etc. ....	1,256 81		
Total resources .....	\$539,600 88	Total liabilities .....	\$539,600 88

## BANK OF GILROY. (Incorp. June 5, 1871.)

## JANUARY STATEMENT.

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$5,424 14	Capital paid in coin .....	\$68,000 00
County warrants .....	371 15	Reserve fund .....	26,232 26
Loans on real estate .....	62,452 88	Due depositors .....	88,023 95
Loans on personal security ...	49,303 23	Dividends unpaid .....	3,400 00
Money on hand .....	16,947 33		
Due from banks and bankers ..	45,316 35		
Furniture and fixtures .....	1,000 00		
Other assets .....	4,841 13		
Total resources .....	\$185,656 21	Total liabilities .....	\$185,656 21

## DETAILS.

The amount of capital stock is \$136,000; amount subscribed is \$68,000; amount paid in coin is \$68,000. The total number of shares of stock issued is 1,360 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. A. Whitehurst, 149; P. C. Hodges, 149; J. H. Ellis, 200; R. Eschenburg, 85; M. Lennon, 40. Total number of shares held by the Directors is 623 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$42,372 88	\$152,000 00
San Benito .....	4,000 00	8,000 00
Tulare .....	16,080 00	32,000 00
Totals .....	\$62,452 88	\$192,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$5,424 14	Capital paid in coin .....	\$68,000 00
Loans on real estate .....	59,572 88	Reserve fund .....	26,678 73
Loans on stocks, bonds, and warrants .....	8,000 00	Due depositors .....	86,021 57
Loans on personal security .....	54,712 08	Dividends unpaid .....	3,400 00
Money on hand .....	17,783 41		
Due from banks and bankers .....	30,565 61		
Furniture and fixtures .....	1,000 00		
Other assets .....	7,042 18		
Total resources .....	\$184,100 30	Total liabilities .....	\$184,100 30

## DETAILS.

The amount of capital stock is \$136,000; amount subscribed is \$68,000; amount paid in coin is \$68,000. The total number of shares of stock issued is 1,360 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. A. Whitehurst, 149; P. C. Hodges, 149; J. H. Ellis, 200; R. Eschenburg, 85; M. Lennon, 40. Total number of shares held by the Directors is 623 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$44,772 88	\$152,700 00
Tulare .....	10,800 00	19,500 00
San Benito .....	4,000 00	8,000 00
Totals .....	\$59,572 88	\$180,200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
100 shares Central Milling Co. stock .....	\$10,000 00	\$8,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 6, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$5,424 14	Capital paid up .....	\$68,000 00
Loans on real estate .....	85,022 20	Reserve fund .....	25,871 85
Loans and discounts .....	39,914 23	Due depositors .....	109,157 83
Cash balances .....	13,526 66	Rents, exchange, etc. ....	88 57
Due from banks and bankers .....	55,214 62		
Furniture, fixtures, etc. ....	1,000 00		
Expenses, taxes, etc. ....	1,066 63		
Other assets .....	1,949 77		
Total resources .....	\$203,118 25	Total liabilities .....	\$203,118 25

GRASS VALLEY AGENCY OF CITIZENS BANK OF NEVADA  
CITY. (Established September, 1888.)

JANUARY STATEMENT.

J. M. THOMAS..... Agent.

Resources.		Liabilities.	
County warrants.....	\$1,151 35	Capital paid in coin (see Citizens Bank, Nevada City).	
Loans on real estate.....	2,063 65	Reserve fund (see Citizens Bank, Nevada City).	
Loans on stocks, bonds, and warrants.....	1,250 00	Profit and loss and contin- gent fund.....	\$5,298 18
Loans on other securities (grain, etc.).....	650 00	Due depositors.....	64,969 23
Loans on personal security...	40,721 67	Due banks and bankers (home bank).....	13,486 98
Money on hand.....	19,019 10		
Due from banks and bankers...	15,838 98		
Furniture and fixtures.....	2,551 85		
Other assets (bullion on hand)	507 79		
Total resources.....	\$83,754 39	Total liabilities.....	\$83,754 39

DETAILS.

See Citizens Bank, Nevada City.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada.....	\$2,063 65	\$3,700 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bonds.....	\$2,000 00	\$500 00	\$2,000 00
Sundry stocks.....		750 00	1,850 00
Totals.....	\$2,000 00	\$1,250 00	\$3,850 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Life policy.....	\$200 00	\$1,000 00
Gold specimen.....	450 00	500 00
Totals.....	\$650 00	\$1,500 00



## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks .....	\$13,790 00	Profit and loss and contingent fund .....	\$5,995 73
County warrants .....	2,017 00	Due depositors .....	78,357 51
Loans on real estate .....	2,148 00	Due parent bank .....	8,039 10
Loans on stocks, bonds, and warrants .....	1,560 00		
Loans on other securities (grain, etc.) .....	2,900 00		
Loans on personal security .....	38,310 11		
Money on hand .....	21,543 23		
Due from banks and bankers .....	7,362 68		
Furniture and fixtures .....	2,500 00		
Other assets .....	261 32		
Total resources .....	\$29,392 34	Total liabilities .....	\$92,392 34

## DETAILS.

See Citizens Bank, Nevada City.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada .....	\$2,148 00	\$4,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Grass Valley school bonds and Spring Valley 6 per cent bonds .....	\$13,000 00	\$13,790 00	\$13,790 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous .....	\$1,560 00	\$3,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Gold bullion .....	\$2,680 00	\$2,800 00
Life policy (paid up) .....	220 00	2,000 00
Totals .....	\$2,900 00	\$4,800 00

## BANK COMMISSIONERS' EXAMINATION. (April 8, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$7,893 75	Due head office.....	\$2,185 66
Loans and discounts.....	40,795 14	Due depositors.....	89,066 22
Cash balances.....	14,937 40	Interest collected.....	207 91
Due from banks and bankers.....	30,913 15	Rents, exchange, etc.....	48 13
Furniture, fixtures, etc.....	2,551 85	Profit and loss.....	6,203 29
Expenses, taxes, etc.....	46 45		
Other assets (bullion on hand).....	573 47		
Total resources.....	\$97,711 21	Total liabilities.....	\$97,711 21

## RIDEOUT BANK—GRIDLEY AGENCY. (Incorp. November 1, 1890.)

## JANUARY STATEMENT.

E. E. BIGGS..... Manager.

Resources.		Liabilities.	
County warrants.....	\$945 50	Profit and loss and contingent fund.....	\$415 05
Loans on real estate.....	4,700 23	Due depositors.....	46,968 24
Loans on stocks, bonds, and warrants.....	1,456 28	Due banks and bankers (Marysville office).....	36,811 72
Loans on other securities (grain, etc.).....	8,429 49	Other liabilities.....	16 16
Loans on personal security.....	59,544 20		
Money on hand.....	6,852 61		
Furniture and fixtures.....	2,191 97		
Other assets.....	90 89		
Total resources.....	\$84,211 17	Total liabilities.....	\$84,211 17

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$4,700 23	\$17,250 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Butte County road and school warrants.....	\$945 50	\$945 50	\$945 50

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
34 shares Farmers Coöperative Union of Biggs, Cal.....	\$3,400 00	\$1,456 28	\$3,400 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$8,429 49	\$10,330 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$6,785 42	Due depositors .....	\$42,462 06
Loans on stocks, bonds, and warrants .....	1,432 33	Due banks and bankers (The Rideout Bank) .....	56,955 13
Loans on personal security .....	84,780 76	Other liabilities .....	16 16
Money on hand .....	4,151 98		
Furniture and fixtures .....	2,191 97		
Other assets .....	90 89		
Total resources .....	\$99,433 35	Total liabilities .....	\$99,433 35

## DETAILS.

See statement from head office.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$6,785 42	\$14,750 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Farmers Coöperative Union warehouse stock.	\$3,400 00	\$1,432 33	\$3,400 00

## BANK COMMISSIONERS' EXAMINATION. (March 23, 1891.)

Resources.		Liabilities.	
Loans and discounts .....	\$75,293 63	Due head office .....	\$38,282 93
Cash balances .....	7,134 12	Due depositors .....	45,820 38
Due from banks and bankers ..	512 85	Interest collected .....	636 11
Furniture, fixtures, etc. ....	2,191 97	Rents, exchange, etc. ....	147 16
Expenses, taxes, etc. ....	410 15	Profit and loss .....	547 03
Other assets .....	90 89		
Total resources .....	\$85,433 61	Total liabilities .....	\$85,433 61

## BANK OF HANFORD. (Incorp. April 11, 1887.)

## JANUARY STATEMENT.

DANIEL RHOADS, President.

S. E. BIDDLE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$11,363 99	Capital paid in coin.....	\$50,000 00
Miscellaneous bonds, stocks, and warrants.....	2,351 20	Reserve fund (profit and loss)..	33,097 57
Loans on real estate.....	55,371 28	Due depositors.....	177,911 78
Loans on stocks, bonds, and warrants.....	11,600 00	Due banks and bankers.....	6,386 10
Loans on personal security...	135,356 95		
Money on hand.....	15,176 22		
Due from banks and bankers..	32,195 25		
Furniture and fixtures.....	3,980 56		
Total resources .....	\$267,395 45	Total liabilities.....	\$267,395 45

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Daniel Rhoads, 50; J. E. Rawlins, 50; S. E. Biddle, 315; C. Railsback, 45; W. J. Newport, 25. Total number of shares held by the Directors is 485 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$55,371 28	\$233,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County school warrants (discounted)...	\$1,016 20	\$1,016 20	\$1,016 20
10 shares stock in Hanford Development Co....	1,000 00	1,000 00	1,000 00
1 share stock in Hanford Improvement Co....	335 00	335 00	750 00
Totals .....	\$2,351 20	\$2,351 20	\$2,766 20

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Hanford Bank stock.....	\$8,300 00	\$9,500 00	\$10,000 00
Hanford Development Co. stock .....	3,000 00	2,100 00	3,000 00
Totals .....	\$11,300 00	\$11,600 00	\$13,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$11,679 74	Capital paid in coin.....	\$50,000 00
Miscellaneous bonds and stocks.....	1,000 00	Reserve fund.....	33,107 57
Loans on real estate.....	41,272 50	Due depositors.....	190,514 63
Loans on personal security.....	181,775 99	Due banks and bankers.....	4,967 13
Money on hand.....	23,106 69	Other liabilities.....	9,165 51
Due from banks and bankers.....	21,292 28		
Furniture and fixtures.....	4,037 56		
Expenses.....	3,590 08		
Total resources.....	\$287,754 84	Total liabilities.....	\$287,754 84

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Daniel Rhoads, 50; J. E. Rawlins, 20; S. E. Biddle, 315; T. V. Biddle, 225; Hugh M. Noel, 65. Total number of shares held by the Directors is 675 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$39,990 00	\$85,000 00
Fresno.....	1,282 50	3,000 00
Totals.....	\$41,272 50	\$88,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
10 shares Hanford Development Co. stock.....	\$1,000 00	\$1,000 00	\$1,000 00

## BANK COMMISSIONERS' EXAMINATION. (August 22, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$11,363 99	Capital paid up.....	\$50,000 00
Invested in stocks, bonds, and warrants.....	369 21	Reserve fund.....	20,494 16
Loans and discounts.....	177,259 59	Due depositors.....	164,129 05
Cash balances.....	15,268 39	Due banks and bankers.....	2,048 32
Due from banks and bankers.....	33,744 93	Interest collected.....	7,403 31
Furniture, fixtures, etc.....	3,980 56	Rents, exchange, etc.....	808 90
Expenses, taxes, etc.....	2,897 07		
Total resources.....	\$244,883 74	Total liabilities.....	\$244,883 74



## BANK OF HAYWARDS. (Incorp. February 26, 1891.)

## JULY STATEMENT.

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$4,550 00	Capital paid in coin.....	\$25,000 00
Loans on real estate.....	16,299 95	Profit and loss and contingent fund.....	5 10
Loans on personal security.....	10,991 94	Due depositors.....	33,347 12
Money on hand.....	8,494 95	Other liabilities.....	32 96
Due from banks and bankers.....	14,480 62		
Furniture and fixtures.....	2,876 77		
Expenses.....	690 95		
Total resources.....	\$58,385 18	Total liabilities.....	\$58,385 18

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Goad, 30; W. C. Belcher, 30; G. W. Prescott, 25; John Boggs, 25; John Garretson, 25; Julius Hollister, 12½; J. E. Crooks, 15. Total number of shares held by the Directors is 162½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$4,000 00	\$8,500 00
Fresno.....	5,299 95	11,000 00
San Francisco.....	7,000 00	15,000 00
Totals.....	\$16,299 95	\$34,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Central Irrigation District, Colusa Co., bonds..	\$5,000 00	\$4,550 00	\$4,600 00

## BANK COMMISSIONERS' EXAMINATION. (June 11, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$4,550 00	Capital paid up.....	\$25,000 00
Loans and discounts.....	26,571 08	Due depositors.....	27,482 23
Cash balances.....	5,317 65	Interest collected.....	19 45
Due from banks and bankers.....	12,701 63	Profit and loss.....	90
Furniture, fixtures, etc.....	2,869 77		
Expenses, taxes, etc.....	492 45		
Total resources.....	\$52,502 58	Total liabilities.....	\$52,502 58

## BANK OF HEALDSBURG. (Incorp. June 13, 1874.)

## JANUARY STATEMENT.

WILLIAM ROWLAND, President.

J. W. WILSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$95,648 07	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	14,400 00	Reserve fund.....	15,000 00
County warrants.....	550 30	Profit and loss and contingent fund.....	4,856 53
Loans on real estate.....	40,872 89	Due depositors.....	109,286 41
Loans on personal security.....	47,259 50	Due banks and bankers.....	5,251 51
Money on hand.....	17,926 86	Dividends unpaid.....	75 25
Due from banks and bankers.....	12,874 91		
Furniture and fixtures.....	2,000 00		
Expenses.....	1,301 27		
Taxes.....	1,635 90		
Total resources.....	\$234,469 70	Total liabilities.....	\$234,469 70

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Rowland, 25; H. M. Willson, 50; J. R. Grant, 136; J. W. Rose, 5; J. W. Wilson, 47. Total number of shares held by the Directors is 263 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$79,978 65	\$84,075 00
Mendocino and Sonoma.....	15,669 42	18,210 00
Totals.....	\$95,648 07	\$102,285 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$40,872 89	\$137,127 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
144 shares Bank of Healdsburg stock.....	\$14,400 00	\$14,400 00	\$15,840 00
Sonoma County warrants.....	550 30	550 30	550 30
Totals.....	\$14,950 30	\$14,950 30	\$16,390 30

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$95,648 07	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	14,400 00	Reserve fund.....	15,000 00
Loans on real estate.....	49,517 85	Profit and loss and contingent fund.....	4,556 51
Loans on other securities (grain, etc.).....	500 00	Due depositors.....	98,200 58
Loans on personal security.....	41,048 67	Due banks and bankers.....	78 88
Money on hand.....	12,062 18	Dividends unpaid.....	51 25
Due from banks and bankers.....	1,197 75		
Furniture and fixtures.....	2,000 00		
Expenses.....	1,512 70		
Total resources.....	\$217,887 22	Total liabilities.....	\$217,887 22

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: M. Raabe, 40; H. M. Willson, 50; J. R. Grant, 136; J. W. Rose, 5; J. W. Wilson, 47. Total number of shares held by the Directors is 278 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$79,978 65	\$84,075 00
Mendocino and Sonoma.....	15,669 42	18,210 00
Totals.....	\$95,648 07	\$102,285 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$49,517 85	\$192,300 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
144 shares Bank of Healdsburg stock.....	\$14,400 00	\$14,400 00	\$15,840 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Market Value.
Chattel mortgage of grape crop.....	\$500 00	\$3,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 13, 1890.)

Resources.		Liabilities.	
Real estate .....	\$91,648 07	Capital paid up .....	\$100,000 00
Invested in stocks, bonds, and warrants .....	14,400 00	Reserve fund .....	15,000 00
Loans and discounts .....	85,414 01	Due depositors .....	103,592 93
Cash balances .....	12,224 25	Interest collected .....	163 28
Due from banks and bankers ..	10,359 50	Dividends unpaid .....	86 50
Furniture, fixtures, etc. ....	2,000 00	Profit and loss .....	1,233 12
Expenses, taxes, etc. ....	30 00		
Other assets .....	4,000 00		
Total resources .....	\$220,075 83	Total liabilities .....	\$220,075 83

FARMERS AND MECHANICS BANK OF HEALDSBURG.  
(Incorp. September 1, 1877.)

## JANUARY STATEMENT.

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$9,000 00	Capital paid in coin .....	\$82,960 00
Real estate taken for debt .....	33,402 47	Profit and loss and contingent fund .....	8,396 21
County warrants .....	306 45	Due depositors .....	88,257 62
Loans on real estate .....	56,227 00	Due banks and bankers .....	7,508 91
Loans on personal security .....	59,474 23		
Money on hand .....	20,014 58		
Due from banks and bankers ..	1,714 01		
Other assets .....	6,984 00		
Total resources .....	\$187,122 74	Total liabilities .....	\$187,122 74

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$134,100; amount paid in coin is \$82,960. The total number of shares of stock issued is 1,341 shares; the average amount paid on each share of stock is \$61 86.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Barnes, 187; A. B. Nalley, 100; R. H. Warfield, 118; B. M. Jones, 315; W. Rosenberg, 20; R. T. Mitchell, 20. Total number of shares held by the Directors is 760 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sonoma .....	\$33,402 47

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma .....	\$56,227 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$9,000 00	Capital paid in coin.....	\$82,960 00
Real estate taken for debt.....	21,433 13	Profit and loss and contin- gent fund.....	9,213 18
Miscellaneous bonds and stocks.....	22,000 00	Due depositors.....	74,789 21
Loans on real estate.....	40,686 75		
Loans on other securities (grain, etc.).....	51,047 00		
Money on hand.....	12,095 63		
Due from banks and bankers..	2,822 88		
Other assets.....	7,877 00		
Total resources .....	\$166,962 39	Total liabilities .....	\$166,962 39

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$134,100; amount paid in coin is \$82,960. The total number of shares of stock issued is 1,341 shares; the average amount paid on each share of stock is \$61 86.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Barnes, 212; A. B. Nalley, 100; R. H. Warfield, 118; C. W. Weaver, 31; James A. McMinn, 96; R. T. Mitchell, 20; G. T. Miller, 25. Total number of shares held by the Directors is 602 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sonoma .....	\$21,433 13

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$40,686 75	\$120,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
Farmers and Mechanics Bank stock .....	\$22,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 13, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$9,000 00	Capital paid up.....	\$82,960 00
Other real estate.....	26,902 47	Due depositors.....	81,116 96
Loans and discounts.....	149,934 60	Due banks and bankers.....	28,384 25
Cash balances.....	6,997 48	Rents, exchange, etc.....	161 75
Due from banks and bankers..	272 47	Profit and loss.....	264 68
Expenses, taxes, etc.....	1,305 42	Other liabilities.....	1,545 36
Other assets.....	20 56		
Total resources .....	\$194,433 00	Total liabilities .....	\$194,433 00



## BANK OF HOLLISTER. (Incorp. October 21, 1873.)

## JANUARY STATEMENT.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$30,000 00	Capital paid in coin.....	\$250,000 00
County warrants and school orders.....	2,661 59	Reserve fund.....	50,000 00
Loans on real estate.....	231,983 18	Profit and loss and contingent fund.....	81,622 67
Loans on stocks, bonds, and warrants.....	4,541 00	Due depositors.....	372,028 48
Loans on other securities (grain, etc.).....	24,469 00	Due banks and bankers.....	12,742 95
Loans on personal security.....	425,307 78		
Money on hand.....	40,984 69		
Due from banks and bankers.....	4,446 86		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$766,394 10	Total liabilities.....	\$766,394 10

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 366; Uriah Wood, 313½; L. A. Whitehurst, 324½; N. C. Briggs, 176; Thos. Flint, 35. Total number of shares held by the Directors is 1,215 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito .....	\$231,983 18	\$347,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Benito County warrants .....	\$749 92	\$749 92	\$749 92
San Benito County school orders .....	1,911 67	1,911 67	1,911 67
Totals .....	\$2,661 59	\$2,661 59	\$2,661 59

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San Benito County school orders.....	\$1,500 00	\$1,141 00	\$1,500 00
Stock of Grangers Union.....	3,200 00	3,200 00	4,000 00
Certificate of deposit, Bank of Hollister.....	500 00	200 00	500 00
Totals .....	\$5,200 00	\$4,541 00	\$6,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat, hay, and barley in warehouses in Hollister.....	\$24,469 00	\$30,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$30,000 00	Capital paid in coin.....	\$250,000 00
Real estate taken for debt.....	300 00	Reserve fund.....	50,000 00
Miscellaneous bonds and stocks.....	1,265 00	Profit and loss and contingent fund.....	69,189 42
Loans on real estate.....	232,008 33	Due depositors.....	299,133 09
Loans on stocks, bonds, and warrants.....	14,460 00	Due banks and bankers.....	99 00
Loans on personal security.....	354,600 12	Interest collected.....	16,950 97
Money on hand.....	23,571 31	Discount and exchange.....	164 65
Due from banks and bankers.....	24,242 34	Rents.....	279 00
Furniture and fixtures.....	2,000 00		
Expenses.....	3,369 03		
Total resources.....	\$685,816 13	Total liabilities.....	\$685,816 13

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 366; Uriah Wood, 323½; L. A. Whitehurst, 324½; N. C. Briggs, 176; Thos. Flint, 35. Total number of shares held by the Directors is 1,225 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito.....	\$300 00	\$300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito.....	\$232,008 33	\$350,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Hollister Gas Co. stock.....	\$4,301 00	\$1,265 00	\$1,265 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Grangers Union stock.....	\$6,000 00	\$4,225 00	\$6,000 00
Bank of Hollister stock.....	10,000 00	10,000 00	16,500 00
Hollister Irrigation Co. stock.....	800 00	235 00	800 00
Totals.....	\$16,800 00	\$14,460 00	\$23,300 00

## BANK COMMISSIONERS' EXAMINATION. (October 6, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$30,605 29	Capital paid up.....	\$250,000 00
Loans on real estate.....	215,108 18	Reserve fund.....	50,000 00
Loans and discounts.....	321,736 18	Due depositors.....	263,680 15
Cash balances.....	22,236 47	Due banks and bankers.....	2,421 37
Due from banks and bankers..	42,475 60	Interest collected.....	36,209 11
Furniture, fixtures, etc.....	2,378 25	Rents, exchange, etc.....	500 43
Expenses, taxes, etc.....	5,432 93	Profit and loss.....	37,161 84
Total resources.....	\$639,972 90	Total liabilities.....	\$639,972 90

## BANK OF HUENEME. (Incorp. February 28, 1889.)

## JANUARY STATEMENT.

THOMAS R. BARD, President.

THOMAS J. GREGG, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,857 05	Capital paid in coin.....	\$50,000 00
County warrants.....	125 00	Profit and loss and contingent fund.....	5,795 84
Loans on real estate.....	3,233 33	Due depositors.....	32,206 79
Loans on stocks, bonds, and warrants.....	10,880 89		
Loans on other securities (grain, etc.).....	6,659 06		
Loans on personal security...	34,715 47		
Money on hand.....	8,604 84		
Due from banks and bankers..	13,320 83		
Furniture and fixtures.....	837 86		
Expenses.....	3,920 31		
Taxes.....	838 50		
Other assets.....	9 49		
Total resources.....	\$88,002 63	Total liabilities.....	\$88,002 63

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 300; M. L. Wolf, 100; David T. Perkins, 150; A. Levy, 70; A. J. Salisbury, 50; A. Bernheim, 25; Thomas J. Gregg, 80. Total number of shares held by the Directors is 775 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$3,233 33	\$5,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
County school warrants .....	\$125 00	\$125 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
504 shares Los Posos Land and Water Co. stock.	\$50,400 00	\$8,823 55	\$25,200 00
200 shares Sespe Oil Co. stock .....	20,000 00	2,057 34	40,000 00
Totals .....	\$70,400 00	\$10,880 89	\$65,200 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley .....	\$6,659 06	\$15,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$4,857 05	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	4,661 45	Profit and loss and contin- gent fund .....	3,111 12
Loans on stocks, bonds, and warrants .....	1,973 09	Due depositors .....	30,130 39
Loans on personal security ..	37,181 58		
Money on hand .....	8,397 07		
Due from banks and bankers ..	24,611 30		
Furniture and fixtures .....	837 86		
Expenses .....	722 11		
Total resources .....	\$83,241 51	Total liabilities .....	\$83,241 51

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 350; David T. Perkins, 150; M. L. Wolff, 100; Archille Levy, 170; Alfred J. Salisbury, 50; Thomas J. Gregg, 80; A. B. Smith, 50. Total number of shares held by the Directors is 950 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$4,661 45	\$10,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
154 shares Los Posos Land and Water Co. stock .....	\$15,400 00	\$1,973 09

## BANK COMMISSIONERS' EXAMINATION. (April 6, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$4,857 05	Capital paid up .....	\$50,000 00
Loans and discounts .....	63,186 76	Reserve fund .....	2,130 40
Cash balances .....	5,001 14	Due depositors .....	24,426 67
Due from banks and bankers ..	3,676 95	Due banks and bankers .....	1,181 32
Furniture, fixtures, etc. ....	837 86	Rents, exchange, etc. ....	1 95
Expenses, taxes, etc. ....	180 58		
Total resources .....	\$77,740 34	Total liabilities .....	\$77,740 34

## BANK OF LAKE—LAKEPORT. (Incorp. March 10, 1874.)

## JANUARY STATEMENT.

D. C. RUMSEY, President.

MARSHALL ARNOLD, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$100,140 00
Miscellaneous bonds and stocks .....	200 00	Due depositors .....	35,619 03
County warrants .....	578 56	Due banks and bankers .....	7,609 87
Loans on real estate .....	69,116 03	Other liabilities .....	6,863 41
Loans on personal security ..	45,853 49		
Money on hand .....	2,434 73		
Furniture and fixtures .....	2,000 00		
Expenses and taxes .....	2,094 39		
Other assets .....	12,955 11		
Total resources .....	\$150,232 31	Total liabilities .....	\$150,232 31

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$100,140; amount paid in coin is \$100,140. The total number of shares of stock issued is 1,001 $\frac{40}{100}$  shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Giselman, 464; D. C. Rumsey, 10; Charles Goodwin, 30; John Jones, 34; J. K. Fraser, 1; A. Levy, 1; M. Arnold, 1. Total number of shares held by the Directors is 541 shares.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake .....	\$64,750 03	\$64,750 03
Alameda .....	1,400 00	1,400 00
Monterey .....	2,966 00	2,966 00
Totals .....	\$69,116 03	\$69,116 03

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$578 56	\$578 56	\$578 56
Stock in the Second Street Wharf Company in Lakeport .....	200 00	200 00	200 00
Totals .....	\$778 56	\$778 56	\$778 56

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$100,140 00
Miscellaneous bonds and stocks .....	200 00	Due depositors .....	33,246 62
Loans on real estate .....	72,382 03	Due banks and bankers .....	4,065 38
Loans on personal security .....	41,855 51	Other liabilities .....	14,265 72
Money on hand .....	2,308 91		
Furniture and fixtures .....	2,000 00		
Expenses and taxes .....	3,088 09		
Other assets .....	14,883 18		
Total resources .....	\$151,717 72	Total liabilities .....	\$151,717 72

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$100,140; amount paid in coin is \$100,140. The total number of shares of stock issued is 1,101 $\frac{40}{100}$  shares; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Hastings, 489 $\frac{40}{100}$ ; Wm. Giselman, trustee, 469; Chas. Goodwin, 30; D. C. Rumsey, 10; A. Levy, 1; F. D. Tunis, 1; J. K. Fraser, 1. Total number of shares held by the Directors is 1,001 $\frac{40}{100}$  shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake .....	\$68,016 03	\$68,016 03
Alameda .....	1,400 00	1,400 00
Monterey .....	2,966 00	2,966 00
Totals .....	\$72,382 03	\$72,382 03

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stock in the Second Street Wharf Company in Lakeport.....	\$200 00	\$200 00	\$200 00

## BANK COMMISSIONERS' EXAMINATION. (March 11, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid up.....	\$100,140 00
Invested in stocks, bonds, and warrants.....	200 00	Due depositors.....	28,877 98
Loans and discounts.....	114,775 21	Due banks and bankers.....	11,604 77
Cash balances.....	3,910 95	Interest collected.....	1,067 53
Furniture, fixtures, etc.....	2,000 00	Rents, exchange, etc.....	149 79
Expenses, taxes, etc.....	2,421 24		
Other assets.....	3,532 67		
Total resources.....	\$141,840 07	Total liabilities.....	\$141,840 07

## FARMERS SAVINGS BANK—LAKEPORT. (Incorp. December 14, 1874.)

## JANUARY STATEMENT.

H. C. BOGGS, President.

W. A. THOMPSON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$72,060 00
Real estate taken for debt...	12,397 49	Profit and loss and contin-	
County warrants.....	713 09	gent fund.....	23,560 08
Loans on real estate.....	90,364 66	Due depositors.....	125,633 03
Loans on personal security...	41,658 29	Other liabilities.....	16,389 53
Money on hand.....	40,765 10		
Due from banks and bankers...	14,841 23		
Furniture and fixtures.....	1,887 25		
Other assets.....	3,626 00		
Interest accrued.....	16,389 53		
Total resources.....	\$237,642 64	Total liabilities.....	\$237,642 64

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$72,060. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$72 06.

The names of the Directors, and number of shares of stock held by each, are as follows: H. C. Boggs, 572; L. H. Boggs, 10; D. V. Thompson, 4; Charles Stubbs, 100; J. W. Byrnes, 15; J. B. Robinson, 7; W. A. Thompson, 1. Total number of shares held by the Directors is 709 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake .....	\$12,397 49	\$16,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake .....	\$90,364 66	\$250,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Lake County warrants .....	\$730 00	\$713 09	\$730 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$73,400 00
Real estate taken for debt .....	16,281 93	Profit and loss and contin-	
Loans on real estate .....	105,148 94	gent fund .....	27,123 31
Loans on personal security .....	29,982 26	Due depositors .....	75,217 68
Money on hand .....	5,704 65	Due banks and bankers .....	2,370 06
Due from banks and bankers .....	480 02	Other liabilities (interest un-	
Furniture and fixtures .....	1,887 25	collected) .....	23,092 00
Other assets .....	3,626 00		
Interest accrued .....	23,092 00		
Total resources .....	\$201,203 05	Total liabilities .....	\$201,203 05

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$73,400. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$73 40.

The names of the Directors, and number of shares of stock held by each, are as follows: H. C. Boggs, 581; D. V. Thompson, 5; J. W. Byrnes, 15; Charles Stubbs, 100; L. H. Boggs, 10; J. B. Robinson, 7; W. A. Thompson, 1. Total number of shares held by the Directors is 719 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake .....	\$16,281 93	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake .....	\$105,148 94	\$270,000 00

## BANK COMMISSIONERS' EXAMINATION. (March 10, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid up.....	\$72,060 00
Other real estate.....	12,409 91	Due depositors.....	97,361 78
Loans and discounts.....	127,357 22	Interest collected.....	2,057 41
Cash balances.....	24,656 84	Rents, exchange, etc.....	140 08
Due from banks and bankers..	9,172 73	Profit and loss.....	23,560 08
Furniture, fixtures, etc.....	1,887 25		
Expenses, taxes, etc.....	1,069 40		
Other assets.....	3,626 00		
Total resources.....	\$195,179 35	Total liabilities.....	\$195,179 35

## BANK OF LIVERMORE. (Incorp. December 11, 1885.)

## JANUARY STATEMENT.

THOS. H. B. VARNEY, President.

H. H. PITCHER, Cashier.

Resources.		Liabilities.	
Real estate purchased.....	\$6,164 90	Capital paid in coin.....	\$100,000 00
County warrants.....	2,243 56	Profit and loss and contingent fund.....	17,346 56
Loans on real estate.....	136,904 25	Due depositors.....	45,620 94
Loans on personal security.....	145,054 89	Other liabilities.....	217,498 15
Money on hand.....	9,432 03		
Due from banks and bankers..	75,182 31		
Furniture and fixtures.....	995 00		
Expenses and taxes.....	4,488 71		
Total resources.....	\$380,465 65	Total liabilities.....	\$380,465 65

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. H. B. Varney, H. H. Pitcher, and John Taylor, executors of the estate of Thos. Varney, deceased, 870; H. H. Pitcher, 90; T. H. B. Varney, 10; John Taylor, 10; Henry B. Varney, 10; G. W. Langan, 10. Total number of shares held by the Directors is 1,000 shares.

## REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$6,164 70	\$7,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$134,154 25	\$275,000 00
Placer .....	2,000 00	4,400 00
Contra Costa .....	750 00	1,800 00
Totals .....	\$136,904 25	\$281,200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
County warrants .....	\$2,243 56	\$2,243 56

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate purchased .....	\$46,164 90	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	137,665 59	Profit and loss and contin- gent fund .....	8,017 19
Loans on personal security .....	153,980 61	Due depositors .....	68,342 23
Money on hand .....	6,683 68	Due banks and bankers .....	5,148 43
Furniture and fixtures .....	6,027 30	Other liabilities .....	166,128 81
Expenses .....	2,114 63		
Total resources .....	\$347,636 71	Total liabilities .....	\$347,636 71

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John Taylor, H. H. Pitcher, and T. H. B. Varney, executors of estate of Thomas Varney, deceased, 870; H. H. Pitcher, 90; Thomas H. B. Varney, 10; John Taylor, 10; G. W. Langan, 10; H. B. Varney, 10. Total number of shares held by the Directors is 1,000 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$46,164 90	\$50,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$134,165 59	\$265,000 00
Placer .....	2,000 00	4,400 00
Contra Costa .....	1,500 00	3,800 00
Totals .....	\$137,665 59	\$273,200 00



## BANK COMMISSIONERS' EXAMINATION. (December 9, 1890.)

Resources.		Liabilities.	
Real estate .....	\$6,164 90	Capital paid up .....	\$100,000 00
Invested in stocks, bonds, and warrants .....	1,713 25	Due depositors .....	52,742 54
Loans on real estate .....	102,757 91	Interest collected .....	13,130 27
Loans and discounts .....	147,015 29	Rents, exchange, etc. ....	809 35
Cash balances .....	13,336 51	Other liabilities .....	190,786 70
Due from banks and bankers ..	83,805 86		
Furniture, fixtures, etc. ....	995 00		
Expenses, taxes, etc. ....	1,680 14		
Total resources .....	\$357,468 86	Total liabilities .....	\$357,468 86

## BANK OF LODI. (Incorp. June 7, 1888.)

## JANUARY STATEMENT.

B. F. LANGFORD, President.

GUY W. CURRIER, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$13,300 00	Capital paid in coin .....	\$20,000 00
Loans on other securities (grain, etc.) .....	8,077 00	Profit and loss and contingent fund .....	3,060 01
Loans on personal security .....	38,724 88	Due depositors .....	60,718 62
Money on hand .....	5,720 01	Due banks and bankers .....	1,328 87
Due from banks and bankers ..	16,139 06		
Furniture and fixtures .....	1,200 00		
Other assets .....	1,946 55		
Total resources .....	\$85,107 50	Total liabilities .....	\$85,107 50

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$40,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Langford, 20; J. M. Fowler, 5; John Tretheway, Jr., 20; Guy W. Currier, 100; Francis Cogswell, 100. Total number of shares held by the Directors is 245 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$8,800 00	\$41,900 00
Calaveras .....	1,700 00	6,500 00
San Joaquin .....	2,800 00	4,500 00
Totals .....	\$13,300 00	\$52,900 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$8,077 00	\$15,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$8,675 50	Capital paid in coin .....	\$20,000 00
Loans on other securities (grain, etc.) .....	1,150 00	Profit and loss and contin- gent fund .....	5,320 87
Loans on personal security .....	54,456 16	Due depositors .....	45,924 55
Money on hand .....	4,005 60	Due banks and bankers .....	2,444 57
Due from banks and bankers .....	1,204 80	Dividends unpaid .....	96 00
Furniture and fixtures .....	1,200 00		
Expenses .....	829 31		
Other assets .....	2,204 62		
Total resources .....	\$73,785 99	Total liabilities .....	\$73,785 99

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$40,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Langford, 20; J. M. Fowler, 5; J. Tretheway, Jr., 20; W. C. Green, 2; Francis Cogswell, 173. Total number of shares held by the Directors is 220 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$6,975 50	\$18,800 00
Calaveras .....	1,700 00	6,500 00
Totals .....	\$8,675 50	\$25,300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$1,150 00	\$2,000 00

## BANK COMMISSIONERS' EXAMINATION. (July 22, 1890.)

Resources.		Liabilities.	
Loans on real estate .....	\$12,105 00	Capital paid up .....	\$20,000 00
Loans and discounts .....	37,000 12	Due depositors .....	41,434 65
Cash balances .....	7,858 51	Interest collected .....	4,085 04
Due from banks and bankers .....	4,650 97	Rents, exchange, etc. ....	248 95
Furniture, fixtures, etc. ....	1,000 00		
Expenses, taxes, etc. ....	3,154 04		
Total resources .....	\$65,768 64	Total liabilities .....	\$65,768 64

## BANK OF LOMPOC. (Incorp. May 20, 1890.)

## JANUARY STATEMENT.

GEO. ROBERTS, President.

J. KLEIN, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$6,600 00	Capital paid in coin.....	\$25,000 00
Loans on stocks, bonds, and warrants.....	5,680 00	Profit and loss and contingent fund.....	945 57
Loans on other securities (grain, etc.).....	1,085 00	Due depositors.....	36,820 27
Loans on personal security ...	39,700 05		
Money on hand.....	5,345 91		
Due from banks and bankers ..	3,161 07		
Furniture and fixtures.....	550 00		
Expenses .....	200 88		
Other assets .....	442 93		
Total resources .....	\$62,765 84	Total liabilities .....	\$62,765 84

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Jack, 10; Henry Brunner, 10; Geo. Roberts, 167; Isidore Weill, 178; J. Klein, 10; J. B. Dean, 5; James Sloan, 5; A. L. Huyck, 20; V. Scarroni, 5. Total number of shares held by the Directors is 410 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara .....	\$6,600 00	\$45,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
250 shares Bank of Lompoc stock .....	\$8,750 00	\$5,680 00	\$8,750 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for beans and mustard stored in P. C. S. S. Co.'s warehouses at Lompoc Landing.....	\$12,743 74	\$25,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$6,600 00	Capital paid in coin .....	\$25,000 00
Loans on stocks, bonds, and warrants .....	5,680 00	Profit and loss and contingent fund .....	2,640 81
Loans on personal security ..	56,047 99	Due depositors .....	65,392 22
Money on hand .....	7,473 75		
Due from banks and bankers ..	14,940 54		
Furniture and fixtures .....	637 18		
Expenses .....	175 00		
Other assets .....	1,478 57		
Total resources .....	\$93,033 03	Total liabilities .....	\$93,033 03

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Jack, 10; Henry Brunner, 10; George Roberts, 167; Isidore Weill, 183; J. Klein, 10; J. B. Dean, 5; James Sloan, 5; Geo. H. Long, 5; V. Scarroni, 5. Total number of shares held by the Directors is 400 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara .....	\$6,600 00	\$45,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
350 shares Bank of Lompoc stock .....	\$8,750 00	\$5,680 00	\$9,625 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Personal notes to secure overdrafts .....	\$10,916 22	\$16,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 15, 1890.)

Resources.		Liabilities.	
Loans and discounts .....	\$46,499 01	Capital paid up .....	\$25,000 00
Cash balances .....	5,608 61	Due depositors .....	27,431 31
Furniture, fixtures, etc. ....	217 24	Interest collected .....	159 80
Expenses, taxes, etc. ....	444 90	Rents, exchange, etc. ....	178 65
Total resources .....	\$52,769 76	Total liabilities .....	\$52,769 76

## BROADWAY BANK—LOS ANGELES. (Incorp. February 2, 1891.)

## JULY STATEMENT.

WARREN GILLELEN, President.

H. C. VEAZIE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$25,000 00	Capital paid in coin.....	\$46,100 00
Miscellaneous bonds and stocks.....	20,300 00	Reserve fund.....	1,701 50
Loans on personal security.....	36,744 54	Due depositors.....	42,483 73
Money on hand.....	5,309 48		
Due from banks and bankers.....	753 80		
Furniture and fixtures.....	2,177 41		
Total resources.....	\$90,285 23	Total liabilities.....	\$90,285 23

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$46,100; amount paid in coin is \$46,100. The total number of shares of stock issued is 461 shares; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. H. Bonebrake, 200; Geo. I. Cochran, 10; J. M. Frew, 1; Warren Gillelen, 10. Total number of shares held by the Directors is 221 shares.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Railroad and Water Co. bonds.....	\$6,000 00	\$6,000 00	\$6,000 00
Los Angeles National Bank stock.....	14,300 00	14,300 00	14,300 00
State Loan and Trust Co. stock.....			
Los Angeles Savings Bank stock.....			
Totals.....	\$20,300 00	\$20,300 00	\$20,300 00

## BANK COMMISSIONERS' EXAMINATION. (May 8, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$25,000 00	Capital paid up.....	\$44,000 00
Invested in stocks, bonds, and warrants.....	20,300 00	Due depositors.....	44,136 18
Loans and discounts.....	35,476 49	Interest collected.....	1,129 34
Cash balances.....	4,378 87	Rents, exchange, etc.....	528 80
Due from banks and bankers.....	1,361 00		
Furniture, fixtures, etc.....	2,177 41		
Expenses, taxes, etc.....	1,100 55		
Total resources.....	\$89,794 32	Total liabilities.....	\$89,794 32



## CALIFORNIA BANK—LOS ANGELES. (Incorp. August 8, 1887.)

## JANUARY STATEMENT.

H. C. WITMER, President.

T. J. WELDON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$125,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	4,195 00	Reserve fund.....	20,000 00
Loans on real estate.....	63,389 00	Profit and loss and contingent fund.....	22,012 73
Loans on stocks, bonds, and warrants.....	49,100 00	Due depositors.....	299,581 52
Loans on other securities (grain, etc.).....	1,175 00	Due banks and bankers.....	135 55
Loans on personal security.....	250,145 60	Dividends unpaid.....	48 00
Money on hand.....	106,348 44		
Due from banks and bankers.....	25,620 18		
Furniture and fixtures.....	8,307 00		
Expenses and taxes.....	8,497 58		
Total resources.....	\$641,777 80	Total liabilities.....	\$641,777 80

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: H. C. Witmer, 655; J. Frankenfield, 100; E. W. Jones, 50; Hervey Lindley, 50; Jas. C. Kays, 100; Geo. W. Hughes, 218; Sam. Lewis, 100. Total number of shares held by the Directors is 1,273 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$4,195 00	\$5,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$49,878 75	\$79,000 00
San Bernardino.....	1,000 00	2,000 00
San Diego.....	12,510 25	25,000 00
Totals.....	\$63,389 00	\$106,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, and warrants.....	\$49,100 00	\$99,300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$1,175 00	\$1,800 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$125,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	4,000 00	Reserve fund.....	20,000 00
City warrants.....	612 75	Profit and loss and contin-	
Loans on real estate.....	57,189 00	gent fund.....	16,304 20
Loans on stocks, bonds, and		Due depositors.....	339,163 32
warrants.....	94,589 00		
Loans on personal security...	150,285 82		
Money on hand.....	139,360 23		
Due from banks and bankers...	87,605 10		
Furniture and fixtures.....	8,502 00		
Expenses.....	8,288 21		
Taxes.....	35 41		
Total resources.....	\$675,467 52	Total liabilities.....	\$675,467 52

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Frankenfield, 100; E. W. Jones, 50; G. W. Hughes, 218; Hervey Lindley, 50; James C. Kays, 100; Sam. Lewis, 100; H. C. Witmer, 655. Total number of shares held by the Directors is 1,265 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$44,689 00	\$60,000 00
San Bernardino.....	2,000 00	3,000 00
Orange.....	200 00	1,000 00
San Diego.....	11,300 00	15,000 00
Totals.....	\$58,189 00	\$79,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry stocks, bonds, etc.....	\$160,000 00	\$94,589 00	\$160,000 00

## BANK COMMISSIONERS' EXAMINATION. (May 7, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$125,000 00	Capital paid up.....	\$300,000 00
Other real estate.....	4,000 00	Reserve fund.....	20,000 00
Invested in stocks, bonds, and		Due depositors.....	398,490 42
warrants.....	746 75	Interest collected.....	8,842 59
Loans and discounts.....	367,821 40	Rents, exchange, etc.....	1,950 70
Cash balances.....	176,541 72	Dividends unpaid.....	72 00
Due from banks and bankers...	41,569 35	Profit and loss.....	948 68
Furniture, fixtures, etc.....	9,876 77		
Expenses, taxes, etc.....	4,748 40		
Total resources.....	\$730,304 39	Total liabilities.....	\$730,304 39

## CITIZENS BANK OF LOS ANGELES. (Incorp. October 6, 1890.)

## JANUARY STATEMENT.

T. S. C. LOWE, President.

F. D. HALL, Assistant Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$67,500 00	Capital paid in coin.....	\$126,000 00
Loans on real estate.....	10,500 00	Profit and loss and contingent fund.....	1,515 53
Loans on stocks, bonds, and warrants.....	21,760 00	Due depositors.....	38,603 79
Loans on personal security.....	31,200 00	Other liabilities.....	129 24
Money on hand.....	15,634 80		
Due from banks and bankers.....	17,951 78		
Furniture and fixtures.....	807 80		
Expenses.....	735 18		
Taxes.....	60 00		
Other assets.....	99 00		
Total resources.....	\$166,248 56	Total liabilities.....	\$166,248 56

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$126,000; amount paid in coin is \$126,000. The total number of shares of stock issued is 1,260 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. C. Lowe, 600; T. W. Brotherton, 200; H. L. Williams, 10; C. F. Cronin, 50; L. W. Blinn, 10. Total number of shares held by the Directors is 870 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$5,000 00	\$10,000 00
San Bernardino.....	5,500 00	12,000 00
Totals.....	\$10,500 00	\$22,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles Lighting Co. first mortgage bonds.....	\$32,500 00	\$32,500 00	\$32,500 00
Pasadena Gas and Electric Co. first mortgage bonds.....	20,000 00	20,000 00	20,000 00
Colorado Gas and Electric Co. first mortgage bonds.....	15,000 00	15,000 00	15,000 00
Totals.....	\$67,500 00	\$67,500 00	\$67,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Quincy National Bank stock, Quincy, Illinois.....	\$5,000 00	\$5,000 00	\$6,000 00
Citizens Bank stock, Los Angeles, California.....	10,000 00	7,500 00	10,000 00
Citizens Ice Co. stock, Los Angeles, California.....	4,400 00	3,500 00	4,400 00
Seymour & Johnson Co. stock, Los Angeles.....	3,000 00	3,000 00	3,600 00
Superior Coal Co. first mortgage bond.....	1,000 00	1,360 00	1,600 00
Kansas City Switch and Frog Co. stock.....	600 00		
Miscellaneous collateral notes.....	1,400 00	1,400 00	1,500 00
Totals .....	\$23,400 00	\$21,760 00	\$27,100 00

## JULY STATEMENT.

Resources.	Liabilities.
Miscellaneous bonds and stocks..... \$90,000 00	Capital paid in coin..... \$127,200 00
Loans on real estate..... 15,800 00	Reserve fund..... 3,000 00
Loans on stocks, bonds, and warrants..... 26,800 00	Profit and loss and contingent fund..... 682 16
Loans on personal security..... 33,992 49	Due depositors..... 77,436 84
Money on hand..... 18,502 24	
Due from banks and bankers..... 22,325 27	
Furniture and fixtures..... 800 00	
Other assets..... 99 00	
Total resources..... \$208,319 00	Total liabilities..... \$208,319 00

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$127,200; amount paid in coin is \$127,200. The total number of shares of stock issued is 1,272 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. C. Lowe, 600; T. W. Brotherton, 200; Jabez Percival, 50; C. F. Cronin, 50; L. W. Blinn, 10. Total number of shares held by the Directors is 890 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$11,300 00	\$18,000 00
San Bernardino.....	5,500 00	12,000 00
Totals .....	\$16,800 00	\$30,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles Lighting Co. first mortgage bonds.....	\$32,500 00	\$32,500 00	\$32,500 00
Pasadena Gas and Electric Co. first mortgage bonds.....	20,000 00	20,000 00	20,000 00
Colorado Springs Lowe Gas and Electric Co. first mortgage bonds.....	22,500 00	22,500 00	22,500 00
Citizens Ice Co. first mortgage bonds.....	15,000 00	15,000 00	15,000 00
Totals .....	\$90,000 00	\$90,000 00	\$90,000 00



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Citizens Bank of Los Angeles stock .....	\$20,000 00	\$15,000 00	\$20,800 00
Citizens Ice Co. first mortgage bonds .....	16,000 00	11,800 00	16,000 00
Totals .....	\$36,000 00	\$26,800 00	\$36,800 00

## BANK COMMISSIONERS' EXAMINATION. (March 16, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants .....	\$70,500 00	Capital paid up .....	\$126,000 00
Loans and discounts .....	76,779 65	Due depositors .....	45,894 69
Cash balances .....	13,594 88	Due banks and bankers .....	112 27
Due from banks and bankers .....	10,282 43	Interest collected .....	2,267 74
Furniture, fixtures, etc. ....	914 30		
Expenses, taxes, etc. ....	2,104 44		
Other assets .....	99 00		
Total resources .....	\$174,274 70	Total liabilities .....	\$174,274 70

## CITY BANK—LOS ANGELES. (Incorp. July 18, 1889.)

## JANUARY STATEMENT.

A. D. CHILDRESS, President.

JOHN S. PARK, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks .....	\$3,500 00	Capital paid in coin .....	\$100,000 00
Loans on personal security ...	370,196 95	Reserve fund .....	5,000 00
Money on hand .....	40,051 11	Due depositors .....	463,107 02
Due from banks and bankers ..	174,707 02	Due banks and bankers .....	32,979 16
Furniture, fixtures, and safe deposit vaults .....	11,419 26		
Expenses .....	650 07		
Profit and loss .....	561 77		
Total resources .....	\$601,086 18	Total liabilities .....	\$601,086 18

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. T. Childress and A. D. Childress, 294; John S. Park, 10; R. G. Lunt, 10; E. E. Crandall, 10; P. Dunn, 10; J. J. Schallert, 110. Total number of shares held by the Directors is 444 shares.



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles Abstract and Title Insurance Co..	\$2,500 00	\$2,500 00	\$2,500 00
Board of Trade bonds .....	1,000 00	1,000 00	1,000 00
Totals .....	\$3,500 00	\$3,500 00	\$3,500 00

## JULY STATEMENT.

Resources.	Liabilities.
Miscellaneous bonds and stocks..... \$3,500 00	Capital paid in coin..... \$100,000 00
Loans on personal security... 250,218 86	Reserve fund..... 12,770 42
Money on hand..... 33,205 23	Due depositors..... 209,782 09
Due from banks and bankers.. 25,650 77	Due banks and bankers..... 9,110 00
Furniture and fixtures and safe deposit vaults..... 11,419 26	
Expenses .....	
7,668 39	
Total resources .....	Total liabilities .....
\$331,662 51	\$331,662 51

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. T. Childress and A. D. Childress, 258; R. G. Lunt, 10; E. E. Crandall, 10; P. Dunn, 10; J. J. Schallert, 110; John S. Park, 10. Total number of shares held by the Directors is 408 shares.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles Abstract and Title Insurance Co..	\$2,500 00	\$2,500 00	\$2,500 00
Board of Trade bonds .....	1,000 00	1,000 00	1,000 00
Totals .....	\$3,500 00	\$3,500 00	\$3,500 00

## BANK COMMISSIONERS' EXAMINATION. (March 23, 1891.)

Resources.	Liabilities.
Real estate..... \$18,000 00	Capital paid up..... \$100,000 00
Invested in stocks, bonds, and warrants..... 3,500 00	Due depositors..... 153,651 79
Loans and discounts..... 199,496 17	Due banks and bankers..... 500 01
Cash balances..... 19,345 50	Interest collected..... 4,288 30
Due from banks and bankers.. 25,569 17	Rents, exchange, etc..... 299 25
Safe deposit vault..... 11,419 26	Other liabilities..... 21,872 50
Expenses, taxes, etc..... 3,148 37	
Other assets .....	
133 38	
Total resources .....	Total liabilities .....
\$280,611 85	\$280,611 85

## EAST SIDE BANK—LOS ANGELES. (Incorp. November 6, 1886.)

## JANUARY STATEMENT.

WM. J. WASHBURN, President.

W. D. CHAMBERLIN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$3,605 95	Capital paid in coin.....	\$67,890 00
Miscellaneous bonds and stocks.....	2,372 75	Profit and loss and contingent fund.....	3,398 17
Loans on real estate.....	18,376 76	Due depositors.....	24,479 92
Loans on stocks, bonds, and warrants.....	3,378 85	Due banks and bankers.....	5,209 00
Loans on personal security.....	49,614 04		
Money on hand.....	8,246 80		
Due from banks and bankers.....	8,735 14		
Furniture and fixtures.....	2,202 47		
Expenses.....	4,444 33		
Total resources.....	\$100,977 09	Total liabilities.....	\$100,977 09

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$78,200; amount paid in coin is \$67,890. The total number of shares of stock issued is 782 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Snodgrass, 20; F. E. Washburn, 20; Thos. Meredith, 20; S. C. Newlon, 25; G. B. Griffin, 20; W. J. Washburn, 77. Total number of shares held by the Directors is 182 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$3,605 95	\$3,605 95

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$18,376 76	\$60,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
218 shares East Side Bank stock.....	\$21,840 00	\$2,372 75	\$8,720 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
80 shares East Side Bank stock.....	\$8,000 00	\$3,378 85	\$3,200 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$5,115 95	Capital paid in coin.....	\$67,890 00
Miscellaneous bonds and stocks.....	2,372 75	Profit and loss and contingent fund.....	5,855 70
Loans on real estate.....	22,662 16	Due depositors.....	41,537 89
Loans on stocks, bonds, and warrants.....	3,650 66		
Loans on other securities (grain, etc.).....	3,753 95		
Loans on personal security....	40,697 58		
Money on hand.....	8,038 11		
Due from banks and bankers....	20,566 65		
Furniture and fixtures.....	2,180 67		
Expenses.....	6,245 11		
Total resources.....	\$115,283 59	Total liabilities.....	\$115,283 59

## DETAILS.

The amount of capital stock is \$100 000; amount subscribed is \$100,000; amount paid in coin is \$67,890. The total number of shares of stock issued is 782\* shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Newlon, 25; J. F. Towell, 20; George Butler Griffin, 20; L. Snodgrass, 20; Thomas Meredith, 20; F. E. Washburn, 30; W. J. Washburn, 193. Total number of shares held by the Directors is 328 shares.

\* 218 shares in treasury of East Side Bank.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Los Angeles.....	\$5,115 95	\$5,115 95

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned..	Market Value.
Fresno.....	\$2,450 00	\$3,200 00
Los Angeles.....	20,212 16	-----
Totals.....	\$22,662 16	-----

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
218 shares East Side Bank stock.....	\$2,372 75	\$9,810 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
50 shares East Side Bank stock.....	\$746 21	\$2,250 00
667 shares Semi-Tropic Land and Water Company stock....	2,904 45	6,500 00
Totals.....	\$3,650 66	\$8,750 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Mortgages .....	\$3,753 95	\$5,600 00
Chest of silverware .....	325 00	1,500 00
Totals .....	\$4,078 95	\$7,100 00

## BANK COMMISSIONERS' EXAMINATION. (March 14, 1891.)

Resources.		Liabilities.	
Real estate .....	\$3,605 95	Capital paid up .....	\$67,890 00
Invested in stocks, bonds, and warrants .....	2,372 75	Due depositors .....	24,037 10
Loans and discounts .....	70,306 87	Interest collected .....	4,481 01
Cash balances .....	5,819 81		
Due from banks and bankers ..	5,873 57		
Furniture, fixtures, etc. ....	2,180 67		
Expenses, taxes, etc. ....	5,086 68		
Other assets .....	1,161 81		
Total resources .....	\$96,408 11	Total liabilities .....	\$96,408 11

FARMERS AND MERCHANTS BANK OF LOS ANGELES.  
(Incorp. February 12, 1871.)

## JANUARY STATEMENT.

ISAIAS W. HELLMAN, President.

JOHN MILNER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt .....	\$19,298 49	Capital paid in coin .....	\$500,000 00
United States bonds .....	625 00	Reserve fund .....	500,000 00
Miscellaneous bonds and stocks .....	88,090 00	Profit and loss and contingent fund .....	142,918 27
County warrants .....	3,909 81	Due depositors .....	2,203,357 11
Loans on real estate .....	654,500 00	Dividends unpaid .....	1,150 00
Loans on stocks, bonds, and warrants .....	192,700 00		
Loans on other securities (grain, etc.) .....	20,100 00		
Loans on personal security .....	1,318,058 29		
Money on hand .....	486,087 72		
Due from banks and bankers ..	556,306 07		
Furniture and fixtures .....	7,750 00		
Total resources .....	\$3,347,425 38	Total liabilities .....	\$3,347,425 38

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 200; Emeline Childs, 10; Jas. B. Lankershim, 27½; Chas. Ducommun, 25; L. C. Goodwin, 27½; H. W. Hellman, 17½; C. E. Thom, 10; L. L. Bradbury, 7; Andrew Glassell, 10. Total number of shares held by the Directors is 334½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$13,198 49	} \$55,000 00
Orange.....	3,600 00	
San Diego.....	2,500 00	
Totals.....	\$19,298 49	\$55,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$654,500 00	\$1,200,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Bonds and stocks.....	\$88,715 00	\$95,000 00
State, county, and city warrants.....	3,909 81	4,000 00
Totals.....	\$92,624 81	\$99,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Various stocks, bonds, etc.....	\$192,700 00	\$250,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley, brandy, etc.....	\$20,100 00	\$50,000 00



## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$20,542 95	Capital paid in coin .....	\$500,000 00
United States bonds .....	32,565 00	Reserve fund .....	600,000 00
Miscellaneous bonds and stocks .....	228,278 85	Profit and loss and contin- gent fund .....	78,274 89
County warrants .....	3,508 69	Due depositors .....	2,305,924 60
Loans on real estate .....	664,585 00		
Loans on stocks, bonds, and warrants .....	341,425 00		
Loans on other securities (grain, etc.) .....	11,700 00		
Loans on personal security ..	1,044,140 75		
Money on hand .....	405,367 34		
Due from banks and bankers ..	724,835 91		
Furniture and fixtures .....	7,250 00		
Total resources .....	\$3,484,199 49	Total liabilities .....	\$3,484,199 49

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 195; L. C. Goodwin, 27½; Jas. B. Lankershim, 27½; C. Ducommun, 25; H. W. Hellman, 16½; Emeline Childs, 10; C. E. Thom, 10; Andrew Glassell 10; L. L. Bradbury, 7. Total number of shares held by the Directors is 328½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$2,500 00	} \$50,000 00
Orange .....	5,600 00	
Los Angeles .....	12,442 95	
Totals .....	\$20,542 95	\$50,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$664,585 00	\$1,200,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Bonds and stocks .....	\$228,278 85	\$235,000 00
County and city warrants .....	3,508 69	3,600 00
United States bonds .....	32,565 00	33,000 00
Totals .....	\$264,352 54	\$271,600 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks and bonds.....	\$341,425 00	\$500,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley, brandy, etc. ....	\$11,700 00	\$30,000 00

## BANK COMMISSIONERS' EXAMINATION. (March 19, 1891.)

Resources.		Liabilities.	
Real estate.....	\$19,623 20	Capital paid up.....	\$500,000 00
Invested in stocks, bonds, and warrants.....	87,702 94	Reserve fund.....	600,000 00
Loans and discounts.....	1,988,949 30	Due depositors.....	2,027,540 82
Cash balances.....	308,936 55	Interest collected.....	35,418 77
Due from banks and bankers.....	668,693 71	Rents, exchange, etc.....	1,251 39
Furniture, fixtures, etc.....	7,750 00	Dividends unpaid.....	675 05
Expenses, taxes, etc.....	8,798 87	Profit and loss.....	25,568 54
Total resources.....	\$3,190,454 57	Total liabilities.....	\$3,190,454 57

## LOS ANGELES COUNTY BANK—LOS ANGELES. (Incorp. May, 1874.)

## JANUARY STATEMENT.

JOHN E. PLATER, President.

GEO. H. STEWART, Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$235,090 00	Capital paid in coin.....	\$100,000 00
Loans on stocks, bonds, and warrants.....	131,190 00	Reserve fund.....	100,000 00
Loans on other securities (grain, etc.).....	9,332 59	Profit and loss and contingent fund.....	18,000 00
Loans on personal security ..	192,104 67	Due depositors.....	533,788 88
Money on hand.....	145,911 65	Dividends unpaid.....	20 00
Due from banks and bankers..	37,679 97		
Furniture and fixtures.....	500 00		
Total resources.....	\$751,808 88	Total liabilities.....	\$751,808 88

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John E. Plater, 155; Geo. W. Prescott, 100; Jotham Bixby, 37; R. S. Baker, 27; Lewellyn Bixby, 16; S. B. Dewey, 13; Geo. H. Stewart, 1. Total number of shares held by the Directors is 337½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$193,300 00	\$347,800 00
Orange .....	14,000 00	44,000 00
San Bernardino .....	27,790 00	29,500 00
Totals .....	\$235,090 00	\$421,300 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Los Angeles Board of Trade bonds .....	\$1,000 00	\$1,000 00	-----
Empire Steam Laundry stock .....	1,000 00	150 00	\$1,000 00
Porphyry Paving Company stock .....	5,000 00	1,400 00	3,500 00
San Gabriel Valley Bank stock .....	2,400 00	2,640 00	3,000 00
German-American Savings Bank stock .....	1,000 00	1,000 00	1,000 00
Ontario Land and Improvement Co. stock .....	64,000 00	31,000 00	32,000 00
Ontario Land and Improvement Co. stock .....	35,000 00	94,000 00	17,500 00
Redondo Land Company stock .....	22,000 00		12,000 00
Sespe Oil Company stock .....	20,000 00		60,000 00
Marengo Water Company stock .....	10,150 00		12,180 00
Raymond Improvement Company stock .....	16,400 00		16,400 00
Lankershim Ranch, Land, and Water Co. stock .....	48,600 00		30,000 00
Simi Land and Water Company stock .....	7,100 00		4,000 00
Los Angeles Oil Company stock .....	1,180 00		1,200 00
Totals .....	\$234,830 00	\$131,190 00	\$193,780 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$9,332 59	\$12,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$278,271 44	Capital paid in coin .....	\$100,000 00
Loans on stocks, bonds, and warrants .....	34,000 00	Reserve fund .....	100,000 00
Loans on personal security .....	143,603 53	Profit and loss and contingent fund .....	6,000 00
Money on hand .....	142,027 34	Due depositors .....	444,897 84
Due from banks and bankers .....	52,531 53	Dividends unpaid .....	36 00
Furniture and fixtures .....	500 00		
Total resources .....	\$650,933 84	Total liabilities .....	\$650,933 84

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John E. Plater, 227; Geo. W. Prescott, 100; Jotham Bixby, 37; Lewellyn Bixby, 16; R. S. Baker, 27; Geo. H. Stewart, 4; S. B. Dewey, 1 $\frac{3}{4}$ . Total number of shares held by the Directors is 412 $\frac{3}{4}$  shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Los Angeles.....	\$139,221 44
San Bernardino.....	96,050 00
Orange.....	43,000 00
Total.....	\$278,271 44

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San Gabriel Valley Bank stock.....	\$2,400 00	\$2,640 00	\$2,400 00
220 shares Redondo Land Co. stock.....	22,000 00	30,000 00	12,000 00
200 shares Sespe Oil Co. stock.....	20,000 00		60,000 00
150 shares Marengo Water Co. stock.....	7,500 00		9,000 00
42 shares Raymond Improvement Co. stock.....	4,200 00		4,200 00
71 shares Simi Land and Water Co. stock.....	7,100 00		4,000 00
15 shares Southern California Loan Ass'n stock.....	3,000 00	360 00	1,000 00
Empire Land and Cattle Co. bonds.....	2,000 00	1,000 00	2,000 00
Los Angeles Cemetery Association bonds.....	1,100 00		1,100 00
Totals.....	\$69,300 00	\$34,000 00	\$95,700 00

## BANK COMMISSIONERS' EXAMINATION. (March 24, 1891.)

Resources.		Liabilities.	
Loans and discounts.....	\$458,901 65	Capital paid up.....	\$100,000 00
Cash balances.....	127,611 54	Reserve fund.....	100,000 00
Due from banks and bankers.....	76,839 69	Due depositors.....	438,180 71
Furniture, fixtures, etc.....	500 00	Interest collected.....	17,501 17
Expenses, taxes, etc.....	3,865 00	Dividends unpaid.....	36 00
		Profit and loss.....	12,000 00
Total resources.....	\$667,717 88	Total liabilities.....	\$667,717 88

# STATE LOAN AND TRUST COMPANY OF LOS ANGELES. (Incorp. January 28, 1889.)

## JANUARY STATEMENT.

GEORGE H. BONEBRAKE, President.

A. E. FLETCHER, Assistant Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$47,312 11	Capital paid in coin.....	\$596,272 00
Loans on real estate.....	553,695 68	Profit and loss and contingent fund.....	17,831 54
Loans on stocks, bonds, and warrants.....	196,969 57	Due depositors.....	498,569 36
Loans on personal security.....	139,839 06		
Money on hand.....	82,815 56		
Due from banks and bankers.....	69,451 87		
Furniture and fixtures.....	9,843 05		
Expenses.....	9,007 33		
Taxes.....	3,738 67		
Total resources.....	\$1,112,672 90	Total liabilities.....	\$1,112,672 90

### DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$596,272. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$—.

The names of the Directors, and number of shares of stock held by each, are as follows: George H. Bonebrake, 2,000; John Bryson, Sr., 1,419; W. H. Perry, 300; P. M. Green, 200; W. H. Crocker, 100; W. G. Cochran, 100; O. T. Johnson, 135; H. J. Wool-lacott, 150; J. F. Towell, 95. Total number of shares held by the Directors is 4,499 shares.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$416,024 68	\$1,325,750 00
San Bernardino.....	77,596 00	227,500 00
San Diego.....	46,000 00	142,500 00
Orange.....	7,890 00	24,500 00
Ventura.....	5,000 00	25,000 00
Fresno.....	1,185 00	4,700 00
Totals.....	\$553,695 68	\$1,749,950 00

### AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Miscellaneous stocks and bonds.....	\$72,200 00	\$47,312 11	\$55,365 00

### AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds.....	\$536,750 00	\$196,969 57	\$272,500 00



## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$7,950 00	Capital paid in coin .....	\$637,699 00
Miscellaneous bonds and stocks .....	39,233 00	Profit and loss and contingent fund .....	14,118 85
Loans on real estate .....	584,582 61	Due depositors .....	532,720 59
Loans on stocks, bonds, and warrants .....	206,808 10		
Loans on personal security .....	120,855 56		
Money on hand .....	64,410 81		
Due from banks and bankers .....	142,799 21		
Furniture and fixtures .....	9,400 00		
Expenses .....	7,740 57		
Taxes .....	758 58		
Total resources .....	\$1,184,538 44	Total liabilities .....	\$1,184,538 44

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$637,699. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$—.

The names of the Directors, and number of shares of stock held by each, are as follows: George H. Bonebrake, 1,700; John Bryson, Sr., 1,456; W. H. Perry, 300; O. T. Johnson, 135; H. J. Woollacott, 150; William H. Crocker, 100; W. G. Cochran, 80; P. M. Green, 180; A. A. Hubbard, 50; L. W. Dennis, 100; J. F. Towell, 100. Total number of shares held by the Directors is 4,351 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$7,950 00	\$11,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$450,667 61	\$1,500,350 00
San Bernardino .....	75,640 00	227,950 00
San Diego .....	46,000 00	142,500 00
Orange .....	6,090 00	19,500 00
Ventura .....	5,000 00	25,000 00
Fresno .....	1,185 00	4,700 00
Totals .....	\$584,582 61	\$1,920,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Miscellaneous stocks and bonds .....	\$42,300 00	\$39,233 00	\$43,550 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$545,600 00	\$206,808 10	\$286,400 00

## BANK COMMISSIONERS' EXAMINATION. (March 21, 1891.)

Resources.		Liabilities.	
Real estate.....	\$5,954 11	Capital paid up .....	\$620,029 00
Invested in stocks, bonds, and warrants.....	39,858 00	Due depositors .....	492,083 57
Loans and discounts.....	896,011 35	Profit and loss .....	2,500 71
Cash balances.....	52,006 71		
Due from banks and bankers.....	108,274 19		
Furniture, fixtures, etc. ....	6,900 00		
Expenses, taxes, etc.....	5,480 18		
Other assets.....	128 74		
Total resources .....	\$1,114,613 28	Total liabilities.....	\$1,114,613 28

## UNIVERSITY BANK OF LOS ANGELES. (Incorp. March 23, 1887.)

## JANUARY STATEMENT.

R. M. WIDNEY, President.

GEO. L. ARNOLD, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$79,480 45	Capital paid in coin.....	\$100,000 00
Loans on stocks, bonds, and warrants.....	18,662 12	Reserve fund .....	31,000 00
Loans on personal security ..	148,358 89	Profit and loss and contin- gent fund.....	9,864 50
Money on hand .....	33,247 10	Due depositors.....	201,345 12
Due from banks and bankers ..	58,397 00		
Furniture and fixtures .....	2,796 77		
Other assets .....	1,267 29		
Total resources .....	\$342,209 62	Total liabilities .....	\$342,209 62

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Widney, 200; S. W. Little, 160; D. O. Miltimore, 100; L. H. Titus, 50; C. M. Wells, 40; L. J. P. Morrill, 10; C. A. Warner, 10. Total number of shares held by the Directors is 570 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$79,480 45	\$300,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
University Bank stock .....	\$10,000 00	\$8,672 50	\$14,000 00
Hesperia Land and Water Co. stock .....	15,000 00	9,735 46	20,000 00
Irrigation District bonds .....	15,000 00	254 16	13,500 00
Totals .....	\$40,000 00	\$18,662 12	\$47,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Amount loaned on thirty, sixty, and ninety-day two and three-named paper .....	\$148,358 89

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks .....	\$37,400 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	29,179 63	Reserve fund .....	40,000 00
Loans on stocks, bonds, and warrants .....	18,407 96	Profit and loss and contingent fund .....	26,488 22
Loans on personal security ..	179,515 93	Due depositors .....	173,718 27
Money on hand .....	29,153 88		
Due from banks and bankers ..	38,991 38		
Furniture and fixtures .....	2,796 77		
Expenses and taxes .....	4,076 27		
Other assets .....	684 67		
Total resources .....	\$340,206 49	Total liabilities .....	\$340,206 49

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Widney, 200; S. W. Little, 185; D. O. Miltimore, 100; John McArthur, 50; C. M. Wells, 40; C. A. Warner, 10; L. J. P. Morrill, 10. Total number of shares held by the Directors is 595 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$29,179 63	\$150,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Poso Irrigation District bonds .....	\$30,000 00	\$15,000 00	\$27,000 00
Vineland Irrigation District bonds .....	3,900 00	3,432 00	3,900 00
Rialto Irrigation District bonds .....	3,500 00	2,625 00	3,150 00
Totals .....	\$37,400 00	\$21,057 00	\$34,050 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
University Bank stock .....	\$10,000 00	\$8,672 50	\$14,000 00
Hesperia Land and Water Co. stock .....	15,000 00	9,735 46	20,000 00
Totals .....	\$25,000 00	\$18,407 96	\$34,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Amount loaned on call, and thirty, sixty, and ninety-day two and three-named paper .....	\$179,515 93

## BANK COMMISSIONERS' EXAMINATION. (March 19, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants .....	\$51,104 63	Capital paid up .....	\$100,000 00
Loans and discounts .....	214,735 09	Reserve fund .....	31,000 00
Cash balances .....	30,799 48	Due depositors .....	179,569 66
Due from banks and bankers .....	20,417 38	Interest collected .....	2,303 58
Furniture, fixtures, etc. ....	2,796 77	Rents, exchange, etc. ....	13 60
Expenses, taxes, etc. ....	1,630 70	Profit and loss .....	9,864 50
Other assets .....	1,267 29		
Total resources .....	\$322,751 34	Total liabilities .....	\$322,751 34

## BANK OF LOS GATOS. (Incorp. November 9, 1883.)

## JANUARY STATEMENT.

G. L. TURNER, President.

EBEN C. FARLEY, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$25,880 00	Capital paid in coin .....	\$37,500 00
Loans on stocks, bonds, and warrants .....	2,375 00	Reserve fund .....	7,000 00
Loans on personal security .....	79,076 26	Profit and loss and contingent fund .....	2,995 99
Money on hand .....	13,789 15	Due depositors .....	92,144 07
Due from banks and bankers .....	16,931 47	Interest and discount .....	1,415 20
Furniture and fixtures .....	2,200 00	Collections and exchange .....	15 24
Expenses .....	818 62		
Total resources .....	\$141,070 50	Total liabilities .....	\$141,070 50

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$37,500. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows: G. L. Turner, 120; A. G. Huggins, 120; John Stanfield, 252; Robert Walker, 40; John W. Lyndon, 10. Total number of shares held by the Directors is 542 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Clara .....	\$25,630 00
Monterey .....	250 00
Total .....	\$25,880 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
25 shares Saratoga and Los Gatos Real Estate Associates stock .....	\$1,250 00	\$800 00	\$1,250 00
158 shares Los Gatos Coöperative Winery stock .....	1,580 00	1,275 00	1,580 00
7 shares Saratoga Wine Company stock .....	400 00	300 00	400 00
Totals .....	\$3,230 00	\$2,375 00	\$3,230 00

## JULY STATEMENT.

Resources.	Liabilities.
Loans on real estate .....	Capital paid in coin .....
Loans on stocks, bonds, and warrants .....	Reserve fund .....
Loans on personal security .....	Profit and loss and contingent fund .....
Money on hand .....	Due depositors .....
Due from banks and bankers .....	Interest and discount .....
Furniture and fixtures .....	Collection and exchange .....
Expenses .....	
Total resources .....	Total liabilities .....

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$37,500. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows: G. L. Turner, 70; John Stanfield, 252; A. G. Huggins, 120; John W. Lyndon, 10; Robert Walker, 40. Total number of shares held by the Directors is 492 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Clara .....	\$16,976 35
Monterey .....	250 00
Total .....	\$17,226 35



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
25 shares Saratoga and Los Gatos Real Estate Associates stock	\$1,250 00	\$800 00
242 shares Los Gatos Coöperative Winery stock.....	2,450 00	1,475 00
7 shares Saratoga Wine Company stock.....	400 00	300 00
Totals.....	\$4,070 00	\$2,575 00

## BANK COMMISSIONERS' EXAMINATION. (February 18, 1891.)

Resources.		Liabilities.	
Loans and discounts.....	\$111,045 50	Capital paid up.....	\$37,500 00
Cash balances.....	10,204 10	Reserve fund.....	7,500 00
Due from banks and bankers..	8,663 95	Due depositors.....	86,737 33
Furniture, fixtures, etc.....	2,200 00	Interest collected.....	293 83
Expenses, taxes, etc.....	37 70	Rents, exchange, etc.....	5 83
		Profit and loss.....	114 26
Total resources.....	\$132,151 25	Total liabilities.....	\$132,151 25

## COMMERCIAL BANK OF LOS GATOS. (Incorp. April 13, 1889.)

## JANUARY STATEMENT.

CHAS. F. WILCOX, President.

J. R. RYLAND, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$16,000 00	Capital paid in coin.....	\$60,000 00
County warrants.....	8 25	Reserve fund.....	2,000 00
Loans on real estate.....	30,706 28	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund.....	477 23
warrants.....	7,500 00	Due depositors.....	67,868 70
Loans on other securities		Due banks and bankers.....	3,522 93
(grain, etc.).....	2,150 00	Other liabilities.....	5,195 14
Loans on personal security...	63,169 71		
Money on hand.....	10,200 30		
Due from banks and bankers..	598 08		
Furniture and fixtures.....	3,300 00		
Expenses.....	1,979 88		
Taxes.....	652 05		
Other assets.....	2,799 45		
Total resources.....	\$139,064 00	Total liabilities.....	\$139,064 00

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$60,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. F. Wilcox, 110; F. H. McCullogh, 50; J. R. Ryland, 210; Magnus Tait, 20; A. Berryman, 15. Total number of shares held by the Directors is 405 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$30,706 28	\$56,305 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School warrants of Montezuma District, Santa Clara County .....	\$8 25	\$8 25	\$8 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
16 shares Pacific Wine Co. ....	\$1,600 00	\$1,000 00	\$1,200 00
218 shares Los Gatos Coöperative Winery .....	2,180 00	1,700 00	2,180 00
10 shares Los Gatos Cemetery Association .....	100 00		
10 shares Saratoga Wine Co. ....	500 00	300 00	500 00
16 shares Los Gatos and Saratoga Wine and Fruit Co. ....	1,600 00	1,500 00	1,600 00
70 shares San José Safe Deposit Bank of Savings .....	7,000 00	2,500 00	3,850 00
5 shares Fairview Canning Co. ....	500 00	500 00	175 00
25 shares Los Gatos Gas Co., and personal .....	1,250 00		
Totals .....	\$14,730 00	\$7,500 00	\$9,755 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Notes and mortgages held as collateral .....	\$1,850 00	\$2,050 00
Chattel mortgage on machinery .....	200 00	300 00
Contract for purchase of realty .....	100 00	400 00
Totals .....	\$2,150 00	\$2,750 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$16,000 00	Capital paid in coin .....	\$60,000 00
Loans on real estate .....	28,086 69	Reserve fund .....	2,500 00
Loans on stocks, bonds, and warrants .....	5,325 00	Profit and loss and contingent fund .....	3,117 01
Loans on other securities (grain, etc.) .....	3,725 00	Due depositors .....	74,016 52
Loans on personal security .....	68,649 72	Due banks and bankers .....	1,252 42
Money on hand .....	11,756 07		
Due from banks and bankers .....	1,414 17		
Furniture and fixtures .....	3,300 00		
Other assets .....	2,629 30		
Total resources .....	\$140,885 95	Total liabilities .....	\$140,885 95

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$60,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. R. Ryland, 210; F. H. McCullogh, 60; A. Berryman, 15; Magnus Tait, 20; Chas. F. Wilcox, 110. Total number of shares held by the Directors is 415 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$26,743 38	\$44,650 00
Santa Clara and Santa Cruz .....	1,343 31	1,868 00
Totals .....	\$28,086 69	\$46,518 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
263 shares Los Gatos Coöperative Winery .....	\$2,630 00	\$1,400 00	\$2,630 00
23 shares Los Gatos Coöperative Winery .....	330 00	300 00	330 00
10 shares Los Gatos Cemetery Association .....			
20 shares Los Gatos Building and Loan Ass'n. ....	4,000 00	325 00	600 00
70 shares San José Safe Deposit Bank of Savings .....	7,000 00	2,500 00	3,850 00
10 shares Saratoga Wine Co. ....	500 00	300 00	400 00
5 shares Fairview Farm Evaporating and Canning Co. ....	1,750 00	500 00	325 00
25 shares Los Gatos Gas Co., and personal .....			
Totals .....	\$16,210 00	\$5,325 00	\$8,135 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Notes and mortgages held as collateral .....	\$3,375 00	\$4,800 00
Assignment of savings accounts with San Francisco Sav- ings Union .....	150 00	500 00
Contract for purchase of realty .....	200 00	400 00
Totals .....	\$3,725 00	\$5,700 00

## BANK COMMISSIONERS' EXAMINATION. (February 18, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$16,000 00	Capital paid up .....	\$60,000 00
Loans and discounts .....	101,175 21	Reserve fund .....	2,500 00
Cash balances .....	6,585 71	Due depositors .....	56,553 87
Due from banks and bankers .....	1,000 03	Due banks and bankers .....	10,205 79
Furniture, fixtures, etc. ....	3,300 00	Interest collected .....	381 42
Expenses, taxes, etc. ....	547 15	Rents, exchange, etc. ....	275 61
Other assets .....	1,308 59		
Total resources .....	\$129,916 69	Total liabilities .....	\$129,916 69

## BANK OF MADERA. (Incorp. November 14, 1889.)

## JANUARY STATEMENT.

R. ROBERTS, President.

JOHN BROWN, Cashier.

Resources.		Liabilities.	
County warrants.....	\$2,674 00	Capital paid in coin.....	\$21,500 00
Loans on real estate.....	2,190 00	Profit and loss and contingent fund.....	785 54
Loans on other securities (grain, etc.).....	10,076 50	Due depositors.....	84,240 11
Loans on personal security...	40,006 27		
Money on hand.....	17,101 08		
Due from banks and bankers..	31,397 30		
Furniture and fixtures.....	2,550 00		
Expenses.....	198 50		
Other assets.....	332 00		
Total resources.....	\$106,525 65	Total liabilities.....	\$106,525 65

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$21,500. The total number of shares of stock issued is 860 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: R. Roberts, 10; John Brown, 550; William Breyfogle, 10; J. E. Newman, 10; W. F. Baird, 200. Total number of shares held by the Directors is 780 shares.

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate.....	\$5,590 00	Capital paid in coin.....	\$22,000 00
Loans on stocks, bonds, and warrants.....	2,500 00	Profit and loss and contingent fund.....	4,884 12
Loans on other securities (grain, etc.).....	1,125 00	Due depositors.....	79,100 01
Loans on personal security...	61,310 00		
Money on hand.....	11,628 34		
Due from banks and bankers..	20,185 24		
Furniture and fixtures.....	2,550 00		
Expenses.....	1,095 55		
Total resources.....	\$105,984 13	Total liabilities.....	\$105,984 13

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$22,000. The total number of shares of stock issued is 880 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: John Brown, 550; W. F. Baird, 200; R. Roberts, 10; W. O. Breyfogle, 10; J. E. Newman, 10. Total number of shares held by the Directors is 780 shares.

## BANK COMMISSIONERS' EXAMINATION. (August 22, 1890.)

Resources.		Liabilities.	
Loans and discounts.....	\$17,227 77	Capital paid up.....	\$21,500 00
Cash balances.....	16,261 28	Due depositors.....	86,051 49
Due from banks and bankers..	70,544 80	Interest collected.....	890 11
Furniture, fixtures, etc.....	2,550 00	Rents, exchange, etc. ....	261 67
Expenses, taxes, etc.....	1,771 42		
Other assets.....	348 00		
Total resources.....	\$108,703 27	Total liabilities.....	\$108,703 27

## BANK OF MARTINEZ. (Incorp. October 7, 1873.)

## JANUARY STATEMENT.

L. C. WITTENMYER, President.

H. M. HALE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,000 00	Capital paid in coin.....	\$100,000 00
County warrants.....	15,056 19	Reserve fund.....	100,000 00
Loans on real estate.....	256,583 55	Profit and loss and contingent fund.....	18,180 10
Loans on stocks, bonds, and warrants.....	115 00	Due depositors.....	264,202 59
Loans on other securities (grain, etc.).....	20,000 00	Due banks and bankers.....	5,922 69
Loans on personal security....	154,492 09		
Money on hand.....	8,836 06		
Furniture and fixtures.....	1,500 00		
Other assets.....	27,722 49		
Total resources.....	\$488,305 38	Total liabilities.....	\$488,305 38

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. C. Wittenmyer, 70; Charles Fish, 125; B. Fernandez, 100; J. H. Carothers, 60; H. M. Hale, 100. Total number of shares held by the Directors is 455 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa.....	\$203,480 43	\$404,205 00
Tulare.....	37,103 12	73,600 00
Fresno.....	6,000 00	12,000 00
Alameda.....	5,000 00	6,000 00
Mendocino.....	5,000 00	10,000 00
Totals.....	\$256,583 55	\$505,805 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa County warrants .....	\$15,056 19	\$15,056 19	\$15,056 19

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Contra Costa County warrants .....	\$121 00	\$115 00	\$121 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$20,000 00	\$25,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$4,000 00	Capital paid in coin .....	\$100,000 00
County warrants .....	32 00	Reserve fund .....	108,180 10
Loans on real estate .....	264,733 76	Profit and loss and contin-	
Loans on personal security .....	166,002 87	gent fund .....	13,596 93
Money on hand .....	14,020 70	Due depositors .....	268,305 46
Due from banks and bankers .....	1,600 49		
Furniture and fixtures .....	1,500 00		
Other assets .....	38,192 67		
Total resources .....	\$490,082 49	Total liabilities .....	\$490,082 49

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. C. Wittenmyer, 70; Charles Fish, 125; B. Fernandez, 100; J. H. Carothers, 60; H. M. Hale, 100. Total number of shares held by the Directors is 455 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$212,143 64	\$426,200 00
Tulare .....	30,190 12	66,600 00
Fresno .....	12,400 00	24,800 00
Mendocino .....	5,000 00	10,000 00
Alameda .....	5,000 00	6,000 00
Totals .....	\$264,733 76	\$533,600 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa County warrants .....	\$32 00	\$32 00	\$32 00

## BANK COMMISSIONERS' EXAMINATION. (November 26, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$4,000 00	Capital paid up .....	\$100,000 00
Invested in stocks, bonds, and warrants .....	18,120 11	Reserve fund .....	100,000 00
Loans on real estate .....	207,019 30	Due depositors .....	298,231 54
Loans and discounts .....	194,166 27	Interest collected .....	270 77
Cash balances .....	28,566 88	Rents, exchange, etc. ....	162 65
Due from banks and bankers ..	34,488 31	Profit and loss .....	6,939 98
Furniture, fixtures, etc. ....	1,500 00		
Expenses, taxes, etc. ....	3,065 91		
Other assets .....	14,678 16		
Total resources .....	\$505,604 94	Total liabilities .....	\$505,604 94

DECKER, JEWETT & CO. BANK—MARYSVILLE. (Incorp.  
November 12, 1888.

## JANUARY STATEMENT.

J. H. JEWETT, President.

A. C. BINGHAM, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$12,000 00	Capital paid in coin .....	\$150,000 00
County warrants .....	8,232 75	Profit and loss and contingent fund .....	13,261 84
Loans on real estate .....	143,550 00	Due depositors .....	210,316 19
Loans on personal security .....	205,600 63	Due banks and bankers .....	44,905 28
Money on hand .....	45,812 22		
Due from banks and bankers ..	987 71		
Furniture and fixtures .....	2,390 00		
Total resources .....	\$418,483 31	Total liabilities .....	\$418,483 31

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Jewett, 600; A. C. Bingham, 75; W. T. Ellis, 50; D. E. Knight, 75; I. S. Belcher, 15. Total number of shares held by the Directors is 815 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$6,700 00	\$12,800 00
Sutter .....	78,300 00	194,100 00
Tehama .....	8,000 00	16,000 00
Yuba .....	50,550 00	114,500 00
Totals .....	\$143,550 00	\$337,400 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Warrants, county of Yuba .....	\$7,230 38	\$7,188 51	\$7,230 38
Warrants, city of Marysville .....	1,044 24	1,044 24	1,044 24
Totals .....	\$8,274 62	\$8,232 75	\$8,274 62

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$12,000 00	Capital paid in coin .....	\$150,000 00
County warrants .....	3,124 99	Profit and loss and contin-	
Loans on real estate .....	112,350 00	gent fund .....	7,675 36
Loans on personal security .....	236,851 93	Due depositors .....	172,336 80
Money on hand .....	31,547 75	Due banks and bankers .....	68,162 51
Furniture and fixtures .....	2,300 00		
Total resources .....	\$398,174 67	Total liabilities .....	\$398,174 67

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Jewett, 600; A. C. Bingham, 75; W. T. Ellis, 50; D. E. Knight, 75; I. S. Belcher, 15. Total number of shares held by the Directors is 815 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$6,700 00	\$12,800 00
Sutter .....	78,300 00	194,100 00
Tehama .....	8,000 00	16,800 00
Yuba .....	19,350 00	53,900 00
Totals .....	\$112,350 00	\$277,600 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Warrants, city of Marysville .....	\$3,124 99	\$3,124 99	\$3,124 99

## BANK COMMISSIONERS' EXAMINATION. (March 25, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$12,000 00	Capital paid up .....	\$150,000 00
Invested in stocks, bonds, and warrants .....	1,848 09	Due depositors .....	176,063 18
Loans and discounts .....	338,120 81	Due banks and bankers .....	56,973 89
Cash balances .....	34,370 68	Interest collected .....	1,614 83
Due from banks and bankers .....	1,770 66	Rents, exchange, etc. ....	10 07
Furniture, fixtures, etc. ....	2,300 00	Profit and loss .....	7,353 90
Expenses, taxes, etc. ....	1,605 63		
Total resources .....	\$392,015 87	Total liabilities .....	\$392,015 87

## THE RIDEOUT BANK—MARYSVILLE. (Incorp. Nov. 1, 1890.)

## JANUARY STATEMENT.

N. D. RIDEOUT, President.

C. S. BROOKS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$30,000 00	Capital paid in coin .....	\$250,000 00
Miscellaneous bonds and stocks .....	51,556 75	Profit and loss and contingent fund .....	3,885 41
County warrants .....	9,247 93	Due depositors .....	461,382 76
Loans on real estate .....	88,192 80	Due banks and bankers .....	185,773 08
Loans on stocks, bonds, and warrants .....	15,210 00		
Loans on other securities (grain, etc.) .....	11,200 00		
Loans on personal security .....	452,738 25		
Money on hand .....	65,937 52		
Due from banks and bankers .....	131,016 94		
Furniture and fixtures .....	3,000 00		
Other assets .....	1,757 84		
Due from Gridley agency .....	40,898 62		
Checks in course of collection .....	284 60		
Total resources .....	\$901,041 25	Total liabilities .....	\$901,041 25

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 3,850; Norman Rideout, 1,000; E. A. Davis, 50; Justus Greely, 50; C. S. Brooks, 50. Total number of shares held by the Directors is 5,000 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$22,200 00	\$45,000 00
Sutter .....	48,624 80	90,000 00
Colusa .....	17,368 00	30,000 00
Totals .....	\$88,192 80	\$165,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
300 shares Marysville Woolen Factory stock...	\$30,000 00	\$30,000 00	\$33,000 00
985 shares Northern California Bank of Sav- ings stock .....	19,700 00	21,556 75	21,670 00
Totals .....	\$49,700 00	\$51,556 75	\$54,670 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
60 shares Buckeye Mill Company stock .....	\$6,000 00	\$2,250 00	\$4,500 00
95 shares Pioneer Milling Company stock .....	9,500 00	3,000 00	7,125 00
20 shares Bank of Butte County stock .....	2,000 00	2,000 00	2,800 00
14 shares Marysville Woolen Factory stock .....	1,400 00	1,300 00	1,540 00
40 shares Starr & Co. stock .....	4,000 00	2,500 00	3,200 00
57 shares "Appeal" Publishing Co. stock .....	5,700 00	3,120 00	4,560 00
12 shares Marysville Water Company stock .....	1,200 00	640 00	720 00
20 shares Farmers Bank of Wheatland stock .....	500 00	400 00	600 00
Totals .....	\$30,300 00	\$15,210 00	\$25,045 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for 1,369,249 pounds of wheat .....	\$11,200 00	\$16,500 00



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$30,000 00	Capital paid in coin .....	\$250,000 00
Miscellaneous bonds and stocks .....	49,317 20	Profit and loss and contingent fund .....	10,262 61
County and city warrants .....	2,567 09	Due depositors .....	234,056 72
Loans on real estate .....	91,192 80	Due banks and bankers .....	227,303 23
Loans on stocks, bonds, and warrants .....	18,604 17		
Loans on personal security .....	442,094 40		
Money on hand .....	35,559 96		
Due from banks and bankers .....	39,197 03		
Furniture and fixtures .....	3,000 00		
Other assets .....	2,304 60		
Due from Gridley agency .....	56,892 26		
Checks in course of collection .....	893 05		
Total resources .....	\$771,622 56	Total liabilities .....	\$771,622 56

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 3,750; Norman Rideout, 1,000; Justus Greely, 50; E. A. Davis, 50; C. S. Brooks, 50. Total number of shares held by the Directors is 4,900 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$25,200 00	\$52,000 00
Sutter .....	48,624 80	90,000 00
Colusa .....	17,368 00	30,000 00
Totals .....	\$91,192 80	\$172,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
300 shares Marysville Woolen Factory stock .....	\$30,000 00	\$30,000 00	\$33,000 00
885 shares Northern California Bank of Savings stock .....	17,700 00	19,317 20	19,470 00
Totals .....	\$47,700 00	\$49,317 20	\$52,470 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
60 shares Buckeye Mill Company stock .....	\$6,000 00	\$3,250 00	\$4,500 00
95 shares Pioneer Milling Company stock .....	9,500 00	4,900 00	7,125 00
20 shares Bank of Butte County stock .....	2,000 00	2,000 00	2,800 00
27 shares Marysville Woolen Factory stock .....	2,700 00	2,300 00	2,970 00
40 shares Starr & Co. stock .....	4,000 00	2,530 00	3,200 00
57 shares "Appeal" Publishing Company stock .....	5,700 00	3,120 00	4,560 00
20 shares Farmers Bank of Wheatland stock .....	500 00	414 17	600 00
Totals .....	\$30,400 00	\$18,604 17	\$25,755 00

## BANK COMMISSIONERS' EXAMINATION. (March 24, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$30,000 00	Capital paid up .....	\$250,000 00
Invested in stocks, bonds, and warrants .....	53,120 40	Due depositors .....	319,491 36
Loans on real estate .....	89,692 80	Due banks and bankers .....	159,857 85
Loans and discounts .....	387,047 29	Interest collected .....	3,623 16
Cash balances .....	48,458 68	Rents, exchange, etc. ....	700 39
Due from banks and bankers ..	124,372 12	Other liabilities .....	6,410 66
Furniture, fixtures, etc. ....	3,000 00		
Expenses, taxes, etc. ....	2,391 19		
Other assets .....	2,000 94		
Total resources .....	\$740,083 42	Total liabilities .....	\$740,083 42

## MENDOCINO DISCOUNT BANK. (Incorp. November 15, 1871.)

## JANUARY STATEMENT.

EUGENE BROWN, President.

WILLIAM HEESER, Secretary.

Resources.		Liabilities.	
Miscellaneous bonds and stocks .....	\$700 00	Capital paid in coin .....	\$61,560 00
County warrants .....	385 60	Reserve fund .....	2,436 48
Loans on real estate .....	73,977 06	Profit and loss and contin- gent fund .....	10,179 48
Loans on personal security ...	20,796 16	Due depositors .....	65,985 25
Money on hand .....	7,412 84	Other liabilities (collections) ..	17,872 33
Due from banks and bankers ...	19,329 03		
Furniture and fixtures .....	700 00		
Drafts on San Francisco firms sent for collection to Pacific Bank .....	17,064 02		
Drafts on San Francisco firms sent for collection to Wells, Fargo & Co.'s Bank .....	17,668 85		
Total resources .....	\$158,033 54	Total liabilities .....	\$158,033 54

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$61,560; amount paid in coin is \$61,560. The total number of shares of stock issued is 3,078 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Silas Coombs, 43; Henry H. Jarvis, 1; Albert Brown, 1; Ruel Stickney, 1; Eugene Brown, 1; August Heeser, 3; William Heeser, 3. Total number of shares held by the Directors is 53 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$73,977 06	\$165,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Mitchell School District bonds (Mendocino County) .....	\$700 00	\$700 00	\$700 00
Mendocino County warrants .....	392 31	385 60	392 31
Totals .....	\$1,092 31	\$1,085 60	\$1,092 31.

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks .....	\$700 00	Capital paid in coin .....	\$64,860 00
Loans on real estate .....	93,371 15	Reserve fund .....	2,436 48
Loans on personal security .....	22,797 23	Profit and loss and contingent fund .....	11,683 06
Due from banks and bankers .....	32,481 83	Due depositors .....	74,740 63
Furniture and fixtures .....	700 00	Other liabilities (collections) .....	5,901 87
Drafts on San Francisco firms sent for collection to Pacific Bank .....	5,567 04		
Drafts on San Francisco firms sent for collection to Wells, Fargo & Co.'s Bank .....	4,004 74		
Total resources .....	\$159,622 04	Total liabilities .....	\$159,622 04

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$64,860; amount paid in coin is \$64,860. The total number of shares of stock issued is 3,243 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Silas Coombs, 43; Henry H. Jarvis, 1; Albert Brown, 1; Ruel Stickney, 1; Eugene Brown, 1; August Heeser, 3; William Heeser, 3. Total number of shares held by the Directors is 53 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$93,371 15	\$250,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Mitchell School District bonds (Mendocino Co.) .....	\$700 00	\$700 00	\$750 00

## BANK COMMISSIONERS' EXAMINATION. (March 6, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$700 00	Capital paid up .....	\$62,560 00
Loans and discounts.....	101,331 70	Reserve fund.....	2,436 48
Cash balances.....	16,630 08	Due depositors.....	71,411 83
Due from banks and bankers.....	16,734 70	Interest collected.....	60 24
Furniture, fixtures, etc.....	700 00	Rents, exchange, etc.....	283 45
Expenses, taxes, etc.....	205 40	Profit and loss.....	7,327 78
Other assets.....	7,777 90		
Total resources.....	\$144,079 78	Total liabilities.....	\$144,079 78

## MERCED BANK. (Incorp. April 2, 1875.)

## JANUARY STATEMENT.

JOHN RUDDLE, President.

FRANK HOWELL, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$51,000 00
Real estate taken for debt.....	23,995 74	Reserve fund.....	7,004 24
Miscellaneous bonds and stocks.....	15,266 06	Profit and loss and contingent fund.....	2,762 76
County warrants.....	1,697 35	Due depositors.....	163,833 28
Loans on real estate.....	73,965 21	Due banks and bankers.....	34,149 29
Loans on other securities (grain, etc.).....	600 00	Dividends unpaid.....	568 35
Loans on personal security.....	112,622 12		
Money on hand.....	18,317 33		
Due from banks and bankers.....	661 86		
Furniture and fixtures.....	1,750 00		
Expenses.....	442 25		
Total resources.....	\$259,317 92	Total liabilities.....	\$259,317 92

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$68,000; amount paid in coin is \$51,000. The total number of shares of stock issued is 680 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: John Ruddle, 128; C. Landram, 63½; A. Ingalsbe, 40; J. R. White, 48; A. Zirker, 10; Chas. A. H. Warfield, 15; C. C. Nelson, 24. Total number of shares held by the Directors is 328½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno.....	\$18,240 00	\$22,800 00
Merced.....	5,755 74	7,200 00
Totals.....	\$23,995 74	\$30,000 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$49,961 03	\$63,430 00
Fresno .....	15,935 08	22,000 00
San Joaquin .....	6,419 10	16,000 00
Mariposa .....	1,650 00	2,850 00
Totals .....	\$73,965 21	\$104,280 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Merced Woolen Mills stock .....	\$53,700 00	\$15,266 06	\$24,615 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipt for wheat .....	\$300 00	\$396 43
Warehouse receipt for hay .....	300 00	650 00
Totals .....	\$600 00	\$1,046 43

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$51,000 00
Real estate taken for debt .....	23,058 74	Reserve fund .....	7,004 24
County warrants .....	334 46	Profit and loss and contingent fund .....	3,201 57
Loans on real estate .....	40,221 81	Due depositors .....	163,703 92
Loans on stocks, bonds, and warrants .....	16,551 06	Due banks and bankers .....	11,549 49
Loans on other securities (grain, etc.) .....	11,000 00	Dividends unpaid .....	208 35
Loans on personal security .....	119,838 57		
Money on hand .....	12,877 86		
Due from banks and bankers .....	787 93		
Furniture and fixtures, in- cluding safe .....	1,750 00		
Taxes and license .....	247 14		
Total resources .....	\$236,667 57	Total liabilities .....	\$236,667 57

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$68,000; amount paid in coin is \$51,000. The total number of shares of stock issued is 680 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: John Ruddle, 128; C. Landram, 63½; A. Ingalsbe, 40; J. R. White, 48; A. Zirker, 10; C. C. Nelson, 24; James D. Price, 12. Total number of shares held by the Directors is 325½ shares.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$18,240 00	\$22,800 00
Merced .....	4,818 74	6,000 00
Totals .....	\$23,058 74	\$28,800 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$17,562 98	\$27,150 00
Mariposa .....	2,150 00	3,850 00
Fresno .....	4,000 00	5,500 00
Butte .....	500 00	900 00
Los Angeles .....	1,243 93	2,000 00
San Francisco .....	8,000 00	15,000 00
San Joaquin .....	6,764 90	16,000 00
Totals .....	\$40,221 81	\$70,400 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Merced Woolen Mills stock .....	\$53,700 00	\$16,551 06	\$27,300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$9,000 00	\$14,000 00
Grain crop mortgage .....	2,000 00	5,400 00
Totals .....	\$11,000 00	\$19,400 00

## BANK COMMISSIONERS' EXAMINATION. (August 21, 1890.)

Resources.	Liabilities.
Bank premises .....	Capital paid up .....
Other real estate .....	Reserve fund .....
Invested in stocks, bonds, and warrants .....	Due depositors .....
Loans on real estate .....	Due banks and bankers .....
Loans and discounts .....	Rents, exchange, etc. ....
Cash balances .....	Dividends unpaid .....
Due from banks and bankers .....	Profit and loss .....
Furniture, fixtures, etc. ....	Other liabilities .....
Expenses, taxes, etc. ....	
Other assets .....	
Total resources .....	Total liabilities .....

## MODESTO BANK. (Incorp. October 28, 1878.)

## JANUARY STATEMENT.

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$2,000 00	Capital paid in coin .....	\$175,000 00
Real estate taken for debt .....	153,750 00	Reserve fund .....	121,000 00
Miscellaneous bonds and stocks .....	600 00	Profit and loss and contingent fund .....	73,803 32
Loans on real estate .....	94,837 65	Due depositors .....	282,287 57
Loans on stocks, bonds, and warrants .....	19,835 00	Due banks and bankers .....	4,040 23
Loans on other securities (grain, etc.) .....	56,575 28		
Loans on personal security .....	223,207 55		
Money on hand .....	105,097 45		
Due from banks and bankers .....	228 19		
Total resources .....	\$656,131 12	Total liabilities .....	\$656,131 12

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$175,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Cressey, 587; O. McHenry, 378; C. J. Cressey, 342; Isaac Perkins, 55; F. A. Cressey, 51; J. R. Broughton, 50; A. Hewel, 45. Total number of shares held by the Directors is 1,508 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced .....	\$17,000 00	\$19,200 00
Stanislaus .....	136,750 00	140,000 00
Totals .....	\$153,750 00	\$159,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus .....	\$94,837 65	\$150,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Dry Creek School District bonds .....	\$600 00	\$600 00	\$600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
996 shares Modesto Gas Company stock .....	\$19,920 00	\$8,000 00	\$14,940 00
53 shares Modesto Bank stock .....	3,710 00	7,285 00	7,950 00
150 shares Odd Fellows' Hall Association stock ..	15,000 00	4,000 00	15,000 00
250 shares Stanislaus Development Co. stock ..	1,500 00	550 00	1,200 00
Totals .....	\$40,130 00	\$19,835 00	\$39,090 00

AMOUNT LOANED ON OTHER SECURITIES.

County Situated In.	Cost on Books.	Market Value.
Wheat stored in warehouse .....	\$56,575 28	\$70,000 00

JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$2,000 00	Capital paid in coin .....	\$175,000 00
Real estate taken for debt .....	103,552 60	Reserve fund .....	121,000 00
Miscellaneous bonds and stocks .....	8,900 00	Profit and loss and contingent fund .....	84,880 08
County warrants .....	982 55	Due depositors .....	170,575 04
Loans on real estate .....	146,345 05	Due banks and bankers .....	1,252 20
Loans on stocks, bonds, and warrants .....	21,585 00		
Loans on personal security ..	248,659 24		
Money on hand .....	20,324 39		
Due from banks and bankers ..	358 49		
Total resources .....	\$552,707 32	Total liabilities .....	\$552,707 32

DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$175,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Cressey, 587; O. McHenry, 378; F. A. Cressey, 113; Isaac Perkins, 55; J. R. Broughton, 50; A. Hewel, 45. Total number of shares held by the Directors is 1,228 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced .....	\$17,000 00	\$19,200 00
Stanislaus .....	86,552 60	100,000 00
Totals .....	\$103,552 60	\$119,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus .....	\$146,345 05	\$200,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Dry Creek School District bonds .....	\$400 00	\$400 00	\$400 00
Bonita School District bonds .....	3,500 00	3,500 00	3,500 00
Turlock Irrigation District bonds .....	5,000 00	5,000 00	4,500 00
Totals .....	\$8,900 00	\$8,900 00	\$8,400 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
98 shares Modesto Bank stock .....	\$6,860 00	\$8,535 00	\$13,720 00
996 shares Modesto Gas Company stock .....	19,920 00	8,000 00	14,940 00
150 shares Odd Fellows' Hall Association stock .....	15,000 00	4,500 00	15,000 00
250 shares Stanislaus Development Co. stock .....	1,500 00	550 00	1,200 00
Totals .....	\$43,280 00	\$21,585 00	\$44,860 00

## BANK COMMISSIONERS' EXAMINATION. (August 20, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$2,000 00	Capital paid up .....	\$175,000 00
Other real estate .....	158,900 00	Reserve fund .....	120,100 00
Invested in stocks, bonds, and warrants .....	869 88	Due depositors .....	205,945 32
Loans on real estate .....	87,407 35	Interest collected .....	5,722 11
Loans and discounts .....	241,828 39	Rents, exchange, etc. ....	319 30
Cash balances .....	32,409 76	Profit and loss .....	80,677 68
Due from banks and bankers ..	62,364 10	Other liabilities .....	12 22
Furniture, fixtures, etc. ....	1,000 00		
Expenses, taxes, etc. ....	997 15		
Total resources .....	\$587,776 63	Total liabilities .....	\$587,776 63

## GRANITE BANK OF MONROVIA. (Incorp. February 4, 1888.)

## JANUARY STATEMENT.

E. F. SPENCE, President.

W. H. Cook, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$24,263 00	Capital paid in coin .....	\$46,625 00
Loans on real estate .....	5,100 00	Profit and loss and contin-	
Loans on personal security .....	38,098 62	gent fund .....	3,967 80
Money on hand .....	2,193 01	Due depositors .....	32,558 77
Due from banks and bankers ..	7,479 65		
Furniture and fixtures .....	3,152 68		
Expenses and taxes paid .....	2,864 61		
Total resources .....	\$83,151 57	Total liabilities .....	\$83,151 57

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$46,625. The total number of shares of stock issued is 1,865 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: E. F. Spence, 250; J. I. Case, 400; J. M. Studebaker, 250; J. D. Bicknell, 100; J. M. Thomas, 90; L. T. Graves, 10. Total number of shares held by the Directors is 1,100 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$5,100 00	\$15,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$24,263 00	Capital paid in coin.....	\$46,625 00
Loans on real estate .....	6,199 10	Profit and loss and contingent fund .....	4,279 42
Loans on personal security .....	34,445 66	Due depositors.....	31,439 01
Money on hand.....	2,728 22		
Due from banks and bankers.....	8,039 73		
Furniture and fixtures.....	3,152 68		
Expenses and taxes paid.....	3,515 04		
Total resources .....	\$82,343 43	Total liabilities .....	\$82,343 43

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$46,625. The total number of shares of stock issued is 1,865 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: E. F. Spence, 250; J. I. Case, 400; J. M. Studebaker, 250; J. D. Bicknell, 100; J. M. Thomas, 90; L. T. Graves, 10. Total number of shares held by the Directors is 1,100 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$6,199 10	\$14,000 00

## BANK COMMISSIONERS' EXAMINATION. (January 13, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$24,263 00	Capital paid up.....	\$46,625 00
Loans and discounts.....	43,278 62	Due depositors.....	24,527 49
Cash balances.....	2,219 56	Due banks and bankers .....	1,140 25
Due from banks and bankers.....	515 10	Interest collected .....	1,950 30
Furniture, fixtures, etc.....	3,152 68	Rents, exchange, etc. ....	51 93
Expenses, taxes, etc.....	2,870 36	Profit and loss .....	2,004 35
Total resources .....	\$76,299 32	Total liabilities .....	\$76,299 32



CALIFORNIA STATE SAVINGS BANK—MONTEREY. (Incorp.  
March 26, 1888.)

JANUARY STATEMENT.

J. B. S. MALTBY, President.

E. M. CARVER, Cashier.

Resources.		Liabilities.	
Real estate purchased .....	\$1,717 76	Capital paid in coin .....	\$25,000 00
Loans on real estate .....	19,944 85	Profit and loss and contin-	
Loans on other securities		gent fund .....	7,520 52
(grain, etc.) .....	654 10	Due depositors .....	31,899 80
Loans on personal security .....	40,148 00	Due banks and bankers .....	12,487 15
Money on hand .....	10,331 83		
Due from banks and bankers .....	846 59		
Expenses .....	3,086 70		
Taxes .....	152 64		
Other assets .....	25 00		
Total resources .....	\$76,907 47	Total liabilities .....	\$76,907 47

DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Prinz, 100; F. N. Gomez, 400; D. Rodrick, 180; J. B. S. Maltby, 100; E. M. Carver, 2,130. Total number of shares held by the Directors is 2,910 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$15,719 50	} \$35,000 00
San Diego .....	4,225 35	
Totals .....	\$19,944 85	\$35,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
80 shares California State Savings Bank stock .....	\$200 00	\$440 00
100 shares California State Savings Bank stock .....	275 60	550 00
Jewelry .....	178 50	-----
Totals .....	\$654 10	\$990 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises and real estate purchased .....	\$6,036 57	Capital paid in coin .....	\$25,000 00
Loans on real estate .....	12,936 25	Profit and loss and contingent fund .....	8,791 33
Loans on personal security .....	27,943 99	Due depositors .....	27,817 81
Money on hand .....	10,335 05	Due banks and bankers .....	3,307 16
Due from banks and bankers .....	2,797 79		
Expenses .....	3,628 12		
Taxes .....	182 28		
Other assets .....	1,056 25		
Total resources .....	\$64,916 30	Total liabilities .....	\$64,916 30

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: J. B. S. Maltby, 100; H. Prinz, 100; F. N. Gomez, 400; M. Malarin, 200; E. M. Carver, 1,784. Total number of shares held by the Directors is 2,584 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$4,195 35	.....
Monterey .....	8,740 90	\$15,000 00
Totals .....	\$12,936 25	\$15,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 21, 1890.)

Resources.		Liabilities.	
Real estate .....	\$1,717 76	Capital paid up .....	\$25,000 00
Loans and discounts .....	50,974 88	Due depositors .....	40,771 30
Cash balances .....	10,389 09	Due banks and bankers .....	8,241 90
Due from banks and bankers .....	14,131 70	Profit and loss .....	6,115 89
Expenses, taxes, etc. ....	2,915 66		
Total resources .....	\$80,129 09	Total liabilities .....	\$80,129 09

## JAS. H. GOODMAN &amp; CO. BANK—NAPA. (Incorp. June 11, 1889.)

## JANUARY STATEMENT.

GEO. E. GOODMAN, President.

J. C. NOYES, Assistant Cashier.

Resources.		Liabilities.	
Bank premises .....	\$18,000 00	Capital paid in coin .....	\$300,000 00
Miscellaneous bonds and stocks .....	442 30	Profit and loss and contingent fund .....	42,299 00
Loans on real estate .....	229,647 00	Due depositors .....	328,824 50
Loans on stocks, bonds, and warrants .....	18,942 00	Due banks and bankers .....	105,069 56
Loans on other securities (grain, etc.) .....	128,977 00		
Loans on personal security .....	318,746 00		
Money on hand .....	44,300 20		
Due from banks and bankers .....	315 75		
Furniture and fixtures .....	5,400 00		
Expenses .....	6,645 95		
Taxes .....	4,776 95		
Total resources .....	\$776,193 15	Total liabilities .....	\$776,193 15

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. E. Goodman, 1,250; E. S. Churchill, 1,250; J. C. Noyes, 250; H. P. Goodman, 70; H. H. Knapp, 20; J. A. McClelland, 10; F. E. Johnston, 10. Total number of shares held by the Directors is 2,860 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Lake .....	\$229,647 00	\$399,950 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Spring Valley Water stock .....	\$500 00	\$442 30	\$460 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Spring Valley Water and Napa City Water, etc., stock .....	\$18,942 00	\$29,425 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat .....	\$128,977 00	\$143,150 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$18,000 00	Capital paid in coin.....	\$300,000 00
Loans on real estate.....	246,270 40	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund.....	44,433 67
warrants.....	5,375 00	Due depositors.....	287,080 27
Loans on other securities		Due banks and bankers.....	101,139 99
(grain, etc.).....	300,983 00		
Loans on personal security...	127,106 00		
Money on hand.....	25,905 00		
Due from banks and bankers..	3,614 53		
Furniture and fixtures.....	5,400 00		
Total resources.....	\$732,653 93	Total liabilities.....	\$732,653 93

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George E. Goodman, 1,250; E. S. Churchill, 1,250; J. C. Noyes, 250; H. P. Goodman, 70; H. H. Knapp, 20; J. A. McClelland, 10; F. E. Johnston, 10. Total number of shares held by the Directors is 2,860 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Lake .....	\$246,270 40	\$413,380 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Napa City Water Co. bonds .....	\$5,275 00	\$5,375 00	\$5,966 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Assigned mortgages, life insurance policy, etc. ....	\$300,983 00	\$469,600 00

## BANK COMMISSIONERS' EXAMINATION. (October 15, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$18,000 00	Capital paid up.....	\$300,000 00
Loans and discounts.....	660,937 92	Due depositors.....	283,210 56
Cash balances.....	23,688 95	Due banks and bankers.....	127,624 31
Due from banks and bankers..	3,514 41	Rents, exchange, etc. ....	174 30
Furniture, fixtures, etc.....	5,400 00	Profit and loss.....	4,069 26
Expenses, taxes, etc.....	3,081 15		
Other assets.....	456 00		
Total resources .....	\$715,078 43	Total liabilities .....	\$715,078 43

## BANK OF NAPA. (Incorp. September 14, 1871.)

## JANUARY STATEMENT.

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.		Liabilities.	
Bank premises, including safe, vault, and furniture.....	\$16,000 00	Capital paid in coin.....	\$186,300 00
Real estate taken for debt.....	69,829 02	Reserve fund.....	56,819 28
Miscellaneous bonds, stocks, and warrants.....	52,352 82	Due depositors.....	201,145 06
Loans on real estate.....	123,702 99	Due banks and bankers.....	7,273 89
Loans on stocks, bonds, and warrants.....	2,855 00	Dividends unpaid.....	2,716 49
Loans on other securities (grain, etc.).....	5,019 77	Other liabilities.....	9,687 61
Loans on personal security.....	156,074 84		
Money on hand.....	16,819 35		
Due from banks and bankers.....	3,363 16		
Other assets.....	17,924 88		
Total resources.....	\$463,941 83	Total liabilities.....	\$463,941 83

## DETAILS.

The amount of capital stock is \$186,300; amount subscribed is \$186,300; amount paid in coin is \$186,300. The total number of shares of stock issued is 1,863 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solon M. Chapman, 42; Lyman Chapman, 20; Levi Chapman, 5; Charles A. Derby, 61; Seneca Ewer, 10; Thomas Earl, 10; Samuel E. Holden, 15; J. M. Mansfield, 74; Wm. L. Maynard, 10; J. W. Miller, 10; James Preece, 92; Charles Robinson, 30; E. W. Robinson, 10; Matthew Shaw, 5; Joseph D. Smyth, 62; Wm. A. Trubody, 22; E. L. Tallman, 20. Total number of shares held by the Directors is 498 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa .....	\$68,329 02	\$82,500 00
Fresno .....	1,500 00	2,500 00
Totals .....	\$69,829 02	\$85,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$118,799 34	\$160,000 00
Lake .....	4,553 65	7,000 00
Maricopa County, Arizona .....	350 00	1,000 00
Totals .....	\$123,702 99	\$168,000 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
500 shares Napa Valley Wine Co. stock .....	\$50,000 00	\$50,000 00	\$50,000 00
118 shares St. Helena Water Co. stock .....	1,180 00	708 00	708 00
150 shares St. Helena Gas Co. stock .....	3,750 00	900 00	900 00
Totals .....	\$54,930 00	\$51,608 00	\$51,608 00

## \* AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
5 shares Napa Masonic Hall Ass'n stock .....	\$600 00	\$550 00	\$615 00
1 share Bank of Napa stock .....	500 00	350 00	500 00
5 shares Napa Masonic Hall Ass'n stock .....	400 00	300 00	400 00
4 shares Napa Masonic Hall Ass'n stock .....	1,000 00	850 00	1,000 00
10 shares Napa Woolen Mill stock .....	455 00	415 00	485 00
10 shares Napa B. and L. Ass'n stock, 4th series..	270 00	175 00	289 00
10 shares Napa City Water Co. stock .....	60 00	15 00	62 00
5 shares Napa B. and L. Ass'n stock, 1st series..	360 00	200 00	380 00
5 shares Napa B. and L. Ass'n stock, 4th series..			
10 shares Napa B. and L. Ass'n stock, 3d series..			
Totals .....	\$3,645 00	\$2,855 00	\$3,731 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Life insurance policy, Mutual Life Insurance Co., N. Y. ....	\$3,006.23	\$5,000 00
Life insurance policy, Pennsylvania Mutual Life Ins. Co. ....	756 50	1,266 00
Life insurance policy, Union Mutual Life Insurance Co. ....	1,257 04	2,000 00
Totals .....	\$5,019 77	\$8,266 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises, including safe, vault, and furniture .....	Capital paid in coin .....
Real estate taken for debt .....	Reserve fund .....
Miscellaneous bonds and stocks .....	Due depositors .....
Loans on real estate .....	Due banks and bankers .....
Loans on stocks, bonds, and warrants .....	Dividends unpaid .....
Loans on other securities (grain, etc.) .....	Other liabilities .....
Loans on personal security .....	
Money on hand .....	
Due from banks and bankers .....	
Other assets .....	
Total resources .....	Total liabilities .....

## DETAILS.

The amount of capital stock is \$186,300; amount subscribed is \$186,300; amount paid in coin is \$186,300. The total number of shares of stock issued is 1,863 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solon M. Chapman, 40; Lyman Chapman, 20; Levy Chapman, 5; Charles A. Derby, 61; Seneca Ewer, 10; Thomas Earl, 10; Samuel E. Holden, 15; J. M. Mansfield, 74; Wm. L. Maynard, 10; J. W. Miller, 10; James Preece, 92; Charles Robinson, 30; E. W. Robinson, 10; Matthew Shaw, 5; Joseph D. Smyth, 62; William A. Trubody, 22; E. L. Tallman, 20. Total number of shares held by the Directors is 496 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa .....	\$66,491 20	\$82,500 00
Fresno .....	1,500 00	2,500 00
Totals .....	\$67,991 20	\$85,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$130,377 58	\$190,000 00
Lake .....	4,000 00	7,000 00
Maricopa County, Arizona .....	451 00	1,000 00
Totals .....	\$134,828 58	\$198,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
500 shares Napa Valley Wine Co. stock .....	\$50,000 00	\$50,000 00	\$50,000 00
118 shares St. Helena Water Co. stock .....	1,180 00	708 00	708 00
150 shares St. Helena Gas Co. stock .....	3,750 00	900 00	900 00
Totals .....	\$54,930 00	\$51,608 00	\$51,608 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Bank of Napa stock .....	\$2,000 00	\$890 00	\$2,200 00
10 shares Bank of Napa stock .....	1,000 00	733 00	1,100 00
1 share Napa Masonic Hall Ass'n stock .....	100 00	50 00	100 00
4 shares Napa Masonic Hall Ass'n stock .....	400 00	300 00	400 00
5 shares Napa Masonic Hall Ass'n stock .....	600 00	550 00	610 00
1 share Bank of Napa stock .....			
5 shares Napa Masonic Hall Ass'n stock .....	500 00	350 00	500 00
5 shares Napa B. and L. Ass'n stock, 3d series .....	205 00	200 00	283 45
5 shares Napa B. and L. Ass'n stock, 1st series .....	300 00	250 00	468 00
10 shares Napa B. and L. Ass'n stock, 3d series .....	410 00	200 00	566 90
5 shares Napa B. and L. Ass'n stock, 4th series .....	145 00	75 00	184 25
5 shares Napa B. and L. Ass'n stock, 1st series .....	300 00	175 00	468 00
10 shares Napa B. and L. Ass'n stock, 4th series .....	290 00	190 00	368 50
20 shares Spring Valley Water Co. stock, S. F. .....	2,000 00	2,000 00	1,930 00
10 shares Napa Woolen Mill stock .....	1,000 00	850 00	1,000 00
Totals .....	\$9,250 00	\$6,813 00	\$10,179 10

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Life ins. policy, Mutual Life Ins. Co., N. Y., premium paid to December 31, 1891	\$3,006 23	\$5,000 00
Life ins. policy, Conn. Mut. Life Ins. Co. (paid up policy)	756 50	1,266 00
Life ins. policy, Union Mut. Life Ins. Co. (paid up policy)	1,257 04	2,000 00
Totals	\$5,019 77	\$8,266 00

## BANK COMMISSIONERS' EXAMINATION. (October 17, 1890.)

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid up	\$186,300 00
Other real estate	68,919 03	Reserve fund	58,650 88
Invested in stocks, bonds, and warrants	51,658 00	Due depositors	192,108 73
Loans on real estate	134,090 73	Dividends unpaid	1,916 29
Loans and discounts	88,708 05	Suspense account (brandy and wine sold on acceptances not yet due)	5,803 37
Cash balances	17,052 29	Due depositors (special)	10,000 00
Due from banks and bankers	9,969 23		
Overdrafts (solvent)	53,108 77		
Interest accrued (solvent) and uncollected	15,273 17		
Total resources	\$454,779 27	Total liabilities	\$454,779 27

## BANK OF NATIONAL CITY. (Incorp. July 5, 1887.)

## JANUARY STATEMENT.

FRANK A. KIMBALL, President.

J. S. GORDON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt	\$9,700 00	Capital paid in coin	\$30,000 00
County warrants	222 15	Profit and loss and contingent fund	15,492 09
Loans on real estate	5,899 33	Due depositors	58,262 49
Loans on stocks, bonds, and warrants	13,294 58	Other liabilities	9,500 00
Loans on other securities (grain, etc.)	3,340 31		
Loans on personal security	61,943 97		
Money on hand	6,647 52		
Due from banks and bankers	11,861 92		
Furniture and fixtures	344 80		
Total resources	\$113,254 58	Total liabilities	\$113,254 58

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank A. Kimball, 550; Warren C. Kimball, 600; J. S. Gordon, 500; S. S. Johnston, 96; S. J. Baird, 50; Wm. G. Dickinson, 50; J. C. Hussey, 100. Total number of shares held by the Directors is 1,946 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$9,700 00	\$9,700 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$5,899 33	\$9,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County school warrants .....	\$222 15	\$222 15	\$222 15

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
25 shares San Diego Land and Town Co. stock.	\$625 00	\$250 50	\$400 00
18 shares San Diego Land and Town Co. stock.	450 00	300 00	288 00
25 shares San Diego Land and Town Co. stock.	625 00	150 00	400 00
75 shares San Diego Land and Town Co. stock.	1,875 00	1,000 00	1,220 00
100 shares San Diego Land and Town Co. stock.	2,500 00	3,000 00	1,600 00
500 shares Bank of National City stock.....	5,000 00	3,250 00	7,500 00
100 shares Bank of National City stock.....	1,000 00	1,326 13	1,500 00
110 shares Bank of National City stock.....	1,100 00	1,568 45	1,650 00
10 shares Bank of National City stock.....	100 00	100 00	150 00
100 shares Bank of National City stock.....	1,000 00	500 00	1,500 00
56 shares Bank of National City stock.....	560 00	800 00	840 00
80 shares West Coast Match Co. stock.....	2,000 00	175 00	1,000 00
80 shares National Carriage Mfg. Co. stock....	8,000 00	875 00	Nominal.
Totals .....	\$24,835 00	\$13,294 58	\$18,048 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Notes secured by notes that are secured by mortgage.....	\$2,600 00	\$4,400 00
Notes secured by thirty head of cattle.....	280 00	750 00
Bill of sale of building .....	460 31	500 00
Totals.....	\$3,340 31	\$5,650 00



## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ----	\$9,700 00	Capital paid in coin -----	\$30,000 00
Loans on real estate -----	8,925 00	Profit and loss and contingent fund -----	7,627 49
Loans on stocks, bonds, and warrants -----	6,831 27	Due depositors -----	110,861 56
Loans on other securities (grain, etc.) -----	1,845 77	Dividends unpaid -----	1,382 50
Loans on personal security ---	62,020 28		
Money on hand -----	10,674 52		
Due from banks and bankers ---	49,046 95		
Furniture and fixtures -----	352 55		
Other assets -----	475 21		
Total resources ---	\$149,871 55	Total liabilities -----	\$149,871 55

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank A. Kimball, 550; W. C. Kimball, 600; J. S. Gordon, 500; J. C. Hussey, 100; S. S. Johnston, 96; S. J. Baird, 50; Wm. G. Dickinson, 5. Total number of shares held by the Directors is 1,901 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego -----	\$9,700 00	\$9,700 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego -----	\$8,925 00	\$18,900 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
25 shares San Diego Land and Town Co. stock.	\$625 00	\$300 00	\$450 00
80 shares West Coast Match Co. stock -----	2,000 00	175 00	Nominal.
100 shares San Diego Land and Town Co. stock.	2,500 00	3,000 00	1,800 00
10 shares Bank of National City stock -----	1,000 00	75 00	110 00
110 shares Bank of National City stock -----	11,000 00	1,568 45	1,210 00
100 shares San Diego Land and Town Co. stock.	2,500 00	1,342 82	1,800 00
18 shares San Diego Land and Town Co. stock.	458 00	300 00	324 00
8 shares Bank of National City stock -----	800 00	70 00	88 00
Totals -----	\$20,883 00	\$6,831 27	\$5,782 00



## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
4 flasks quicksilver .....	\$25 00	\$200 00
Life insurance policy .....	200 00	2,000 00
Watch .....	15 50	50 00
Collateral note .....	250 00	400 00
18 head cattle .....	280 00	500 00
Notes and life insurance .....	600 00	3,000 00
Mortgage notes as collateral .....	415 27	500 00
Mortgage notes as collateral .....	60 00	300 00
Totals .....	\$1,845 77	\$6,950 00

## BANK COMMISSIONERS' EXAMINATION. (May 21, 1891.)

Resources.		Liabilities.	
Real estate .....	\$9,700 00	Capital paid up .....	\$30,000 00
Loans and discounts .....	81,460 32	Due depositors .....	83,764 90
Cash balances .....	5,526 42	Due banks and bankers .....	5,000 00
Due from banks and bankers .....	36,762 57	Interest collected .....	1,496 74
Furniture, fixtures, etc. ....	352 55	Rents, exchange, etc. ....	230 23
Expenses, taxes, etc. ....	1,700 64	Profit and loss .....	15,492 09
Other assets .....	481 46		
Total resources .....	\$135,983 96	Total liabilities .....	\$135,983 96

## PEOPLE'S STATE BANK—NATIONAL CITY. (Incorp. October 17, 1890.)

## JANUARY STATEMENT.

HENRY SHAUBUT, President.

E. THELEN, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$8,866 80	Capital paid in coin .....	\$17,300 00
Loans on personal security ...	10,250 05	Profit and loss and contingent	
Money on hand .....	2,930 65	fund .....	356 76
Due from banks and bankers ..	2,770 23	Due depositors .....	7,355 10
Expenses .....	194 13		
Total resources .....	\$25,011 86	Total liabilities .....	\$25,011 86

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$17,300; amount paid in coin is \$17,300. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$34 60.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry Shaubut, 40; E. Thelen, 30; A. G. Adams, 1; F. W. Ripley, 1; Joseph M. Kinley, 20. Total number of shares held by the Directors is 92 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$8,866 80	\$26,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$15,158 25	Capital paid in coin .....	\$17,300 00
Loans on personal security ...	12,823 51	Profit and loss and contin-	
Money on hand .....	1,860 09	gent fund .....	1,645 34
Due from banks and bankers ..	4,069 24	Due depositors .....	15,566 46
Expenses .....	600 71		
Total resources .....	\$34,511 80	Total liabilities .....	\$34,511 80

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$17,300; amount paid in coin is \$17,300. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$34 60.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry Shaubut, 40; F. W. Ripley, 1; A. G. Adams, 1; Joseph M. Kinley, 20; E. Thelen, 30. Total number of shares held by the Directors is 92 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$15,158 25	\$40,000 00

## BANK COMMISSIONERS' EXAMINATION. (May 21, 1891.)

Resources.		Liabilities.	
Loans and discounts .....	\$23,617 97	Capital paid up .....	\$17,300 00
Cash balances .....	1,105 05	Due depositors .....	12,951 67
Due from banks and bankers ..	6,217 64	Interest collected .....	1,208 27
Expenses, taxes, etc. ....	519 28		
Total resources .....	\$31,459 94	Total liabilities .....	\$31,459 94

## CITIZENS BANK—NEVADA CITY. (Incorp. September 19, 1876.)

## JANUARY STATEMENT.

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$30,000 00
Real estate taken for debt .....	2,855 00	Reserve fund .....	10,000 00
Miscellaneous bonds, stocks, and warrants .....	44,575 07	Profit and loss and contin- gent fund .....	11,680 78
Loans on real estate .....	23,610 00	Due depositors .....	92,924 31
Loans on stocks, bonds, and warrants .....	1,610 00	Due banks and bankers .....	4,300 96
Loans on other securities (grain, etc.) .....	902 75	Dividends unpaid .....	499 90
Loans on personal security .....	31,388 13		
Money on hand .....	16,527 25		
Due from banks and bankers .....	17,980 84		
Furniture and fixtures .....	2,500 00		
Other assets .....	2,456 91		
Total resources .....	\$149,405 95	Total liabilities .....	\$149,405 95

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows: John T. Morgan, 913; E. M. Preston, 527½; D. E. Morgan, 107½; Lord Houseman, 21½; William Edwards, 13½; R. M. Hunt, 6; G. M. Hughes, 1½. Total number of shares held by the Directors is 1,590½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada .....	\$2,855 00	\$3,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada .....	\$23,610 00	\$37,800 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
South Yuba Waterworks bonds .....	\$10,000 00	\$9,000 00	\$9,000 00
Nevada County bonds .....	8,100 00	8,100 00	8,300 00
Truckee school bonds .....	4,000 00	4,025 00	4,050 00
Omnibus Cable Railroad bonds .....	5,000 00	5,925 00	5,850 00
Union Iron Works bonds .....	5,000 00	5,325 00	5,100 00
Contra Costa Waterworks bonds .....	5,000 00	5,050 00	5,000 00
County warrants .....	7,150 07	7,150 07	7,150 07
Totals .....	\$44,250 07	\$44,575 07	\$44,450 07

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Waterworks bonds .....	\$2,000 00	\$1,150 00	\$2,400 00
Spring Valley Waterworks stock .....	2,000 00	360 00	1,880 00
San Francisco Gaslight stock .....	2,000 00	100 00	1,120 00
Totals .....	\$6,000 00	\$1,610 00	\$5,400 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Paid up life insurance policy .....	\$902 75	\$2,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$30,000 00
Real estate taken for debt .....	15,492 39	Reserve fund .....	10,000 00
Miscellaneous bonds and stocks .....	57,408 75	Profit and loss and contingent fund .....	18,091 48
County warrants .....	3,944 58	Due depositors .....	178,993 83
Loans on real estate .....	15,758 00	Due banks and bankers .....	527 72
Loans on stocks, bonds, and warrants .....	7,160 59	Dividends unpaid .....	1,388 57
Loans on other securities (grain, etc.) .....	4,902 75	Other liabilities .....	526 06
Loans on personal security .....	72,202 78		
Money on hand .....	41,160 14		
Due from banks and bankers .....	9,627 23		
Furniture and fixtures .....	5,000 00		
Other assets .....	1,870 45		
Total resources .....	\$239,527 66	Total liabilities .....	\$239,527 66

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows: John T. Morgan, 913; E. M. Preston, 527½; D. E. Morgan, 107½; Lord Houseman, 21½; William Edwards, 13; Dr. R. M. Hunt, 4; George M. Hughes, 1½. Total number of shares held by the Directors is 1,588 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada .....	\$15,492 39	\$16,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada .....	\$15,758 00	\$25,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Iron Works bonds .....	\$5,000 00	\$5,325 00	\$5,200 00
Contra Costa Waterworks bonds .....	5,000 00	5,000 00	5,000 00
Spring Valley Waterworks bonds .....	5,000 00	5,896 25	5,896 25
Omnibus Railroad bonds .....	5,000 00	5,800 00	5,800 00
South Yuba Waterworks bonds .....	10,000 00	9,000 00	9,500 00
Truckee school bonds .....	3,000 00	3,000 00	3,000 00
Grass Valley school bonds .....	15,000 00	15,787 50	16,000 00
Nevada County bonds .....	7,600 00	7,600 00	7,600 00
County warrants .....	3,944 58	3,944 58	3,944 58
Totals .....	\$59,544 58	\$61,353 33	\$61,940 83

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Waterworks stock .....	\$5,100 00	\$2,350 00	5,000 00
Spring Valley Waterworks bonds .....	1,000 00	500 00	1,160 00
Four percent coupon United States bonds .....	3,000 00	2,750 59	3,500 00
Miscellaneous bonds .....	3,000 00	1,560 00	3,500 00
Totals .....	\$12,100 00	\$7,160 59	\$13,160 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Paid up life insurance policy .....	\$1,122 75	\$4,300 00
Gold bullion .....	3,780 00	4,000 00
Totals .....	\$4,902 75	\$8,300 00

## BANK COMMISSIONERS' EXAMINATION. (April 9, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$5,000 00	Capital paid up .....	\$30,000 00
Other real estate .....	2,800 00	Reserve fund .....	10,000 00
Invested in stocks, bonds, and warrants .....	45,405 71	Due depositors .....	95,339 80
Loans and discounts .....	52,451 71	Interest collected .....	105 45
Cash balances .....	25,021 25	Rents, exchange, etc. ....	31 57
Due from banks and bankers .....	12,169 50	Dividends unpaid .....	1,201 62
Furniture, fixtures, etc. ....	2,500 00	Profit and loss .....	10,987 78
Expenses, taxes, etc. ....	49 85		
Other assets .....	2,268 20		
Total resources .....	\$147,666 22	Total liabilities .....	\$147,666 22



## BANK OF OAKDALE. (Incorp. January 18, 1888.)

## JANUARY STATEMENT.

J. HASLACHER, President.

LOUIS KAHN, Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$15,861 70	Capital paid in coin.....	\$40,920 00
Loans on stocks, bonds, and warrants.....	3,666 50	Reserve fund.....	451 62
Loans on other securities (grain, etc.).....	17,175 00	Due depositors.....	65,682 45
Loans on personal security.....	66,045 24	Due banks and bankers.....	3,692 47
Money on hand.....	12,249 60	Other liabilities.....	7,255 20
Due from banks and bankers..	2,014 77		
Furniture and fixtures.....	988 93		
Total resources .....	\$118,001 74	Total liabilities .....	\$118,001 74

## DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$136,400; amount paid in coin is \$40,920. The total number of shares of stock issued is 1,364 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Haslacher, 215; Louis Kahn, 115; N. S. Harrold, 50; J. D. Bentley, 52; C. H. Threefall, 10; Thomas B. Dorsey, 5; J. C. Laughlin, 5; E. Reynolds, 15; C. E. Welch, 10. Total number of shares held by the Directors is 477 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus .....	\$15,861 70	\$44,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bond .....	\$1,000 00	\$1,166 50	\$1,240 00
34 shares Modesto Bank stock .....	2,380 00	2,500 00	5,440 00
Totals .....	\$3,380 00	\$3,666 50	\$6,680 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Market Value.
14,358 sacks of wheat, weighing 1,963,539 pounds.....	\$17,175 00	\$25,600 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate.....	\$17,661 70	Capital paid in coin.....	\$40,920 00
Loans on stocks, bonds, and warrants.....	3,666 50	Reserve fund .....	451 62
Loans on personal security...	123,303 92	Profit and loss and contin- gent fund .....	2,978 48
Money on hand.....	6,660 89	Due depositors.....	97,112 68
Due from banks and bankers..	4,002 71	Due banks and bankers.....	7,566 67
Furniture and fixtures.....	988 93	Dividends unpaid .....	7,255 20
Total resources.....	\$156,284 65	Total liabilities.....	\$156,284 65

## DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$136,400; amount paid in coin is \$40,920. The total number of shares of stock issued is 1,364 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Haslach, 215; Louis Kahn, 115; N. T. Harrold, 50; J. D. Bentley, 52; C. H. Threfall, 10; Thos. B. Dorsey, 5; J. C. Laughlin, 5; E. Reynolds, 15; C. E. Reynolds, 10. Total number of shares held by the Directors is 477 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus .....	\$17,661 70	\$48,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bond .....	\$1,000 00	\$1,166 50	\$1,200 00
34 shares Modesto Bank stock.....	2,380 00	2,500 00	5,440 00
Totals .....	\$3,380 00	\$3,666 50	\$6,640 00

## BANK COMMISSIONERS' EXAMINATION. (July 23, 1890.)

Resources.		Liabilities.	
Loans on real estate.....	\$14,661 70	Capital paid up.....	\$40,920 00
Loans and discounts.....	64,733 34	Due depositors.....	35,114 40
Cash balances.....	3,879 37	Due banks and bankers.....	5,285 34
Due from banks and bankers..	923 28	Rents, exchange, etc. ....	277 09
Furniture, fixtures, etc.....	988 93	Dividends unpaid.....	2,500 00
Expenses, taxes, etc.....	246 30	Profit and loss.....	1,336 09
Total resources .....	\$85,432 92	Total liabilities .....	\$85,432 92

# CALIFORNIA BANK AND TRUST COMPANY—OAKLAND. (Incorp. September 1, 1887.)

## JANUARY STATEMENT.

A. C. HENRY, President.

FRANK H. BROOKS, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$11,000 00	Capital paid in coin.....	\$100,000 00
County warrants.....	37,794 13	Profit and loss and contingent fund.....	12,382 25
Loans on real estate.....	9,128 35	Due depositors.....	207,314 38
Loans on stocks, bonds, and warrants.....	16,225 00		
Loans on other securities (grain, etc.).....	7,781 25		
Loans on personal security.....	168,004 24		
Money on hand.....	28,403 52		
Due from banks and bankers.....	34,868 05		
Furniture and fixtures.....	4,004 76		
Other assets.....	2,487 33		
Total resources.....	\$319,696 63	Total liabilities.....	\$319,696 63

### DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. C. Henry, 345; J. W. Phillips, 75; S. M. Babbitt, 70; J. Greenhood, 30; V. H. Metcalf, 15; Charles Jurgens, 10; W. W. Whitman, 10. Total number of shares held by the Directors is 555 shares.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$8,128 35	\$35,678 35
Fresno.....	1,000 00	4,000 00
Totals.....	\$9,128 35	\$39,678 35

### AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Spring Valley Water Company stock.....	\$8,000 00	\$8,000 00	\$7,680 00
Union Iron Works stock.....	3,000 00	3,000 00	3,000 00
County warrants.....	37,794 13	37,794 13	37,794 13
Totals.....	\$48,794 13	\$48,794 13	\$48,474 13

### AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous land associations and other stocks.....	\$16,225 00	\$46,519 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Lease of Oakland real estate.....	\$3,500 00	\$3,500 00
Invoice of canvas.....	150 00	350 00
Warehouse receipt for 53 tons hay.....	300 00	530 00
Warehouse receipt for 33 buggies.....	3,831 25	5,010 00
Totals.....	\$7,781 25	\$9,390 00

## JULY STATEMENT.

Resources.	Liabilities.
Miscellaneous bonds and stocks..... \$8,000 00	Capital paid in coin..... \$100,000 00
County warrants..... 24,091 78	Profit and loss and contingent fund..... 13,826 65
Loans on real estate..... 11,822 79	Due depositors..... 186,850 62
Loans on stocks, bonds, and warrants..... 14,355 00	
Loans on other securities (grain, etc.)..... 16,070 31	
Loans on personal security... 153,565 32	
Money on hand..... 47,605 62	
Due from banks and bankers... 18,157 15	
Furniture and fixtures..... 4,004 76	
Other assets..... 3,004 54	
Total resources..... \$300,677 27	Total liabilities..... \$300,677 27

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. C. Henry, 266; J. W. Phillips, 75; S. M. Babbitt, 70; Jacob Greenhood, 35; Victor H. Metcalf, 15; Chas. Jurgens, 10; W. W. Whitman, 10. Total number of shares held by the Directors is 481 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$10,822 79	\$41,200 00
Fresno.....	1,000 00	4,000 00
Totals.....	\$11,822 79	\$45,200 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Spring Valley Waterworks stock.....	\$8,000 00	\$8,000 00	\$7,680 00
County warrants.....	24,091 78	24,091 78	24,091 78
Totals.....	\$32,091 78	\$32,091 78	\$31,771 78

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous building and loan and other stocks.....	\$14,355 00	\$40,190 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Lease on Oakland real estate .....	\$2,000 00	\$3,500 00
Warehouse receipts for 96 carriages and miscellaneous stock.....	6,470 31	8,627 08
All interest in certain bank book.....	6,000 00	7,898 54
Bill of lading of car No. 6,732, containing 245 sets of wheels.....	1,600 00	1,900 00
Totals .....	\$16,070 31	\$21,925 62

## BANK COMMISSIONERS' EXAMINATION. (January 22, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$44,545 38	Capital paid up.....	\$100,000 00
Loans and discounts.....	196,723 70	Due depositors.....	233,537 37
Cash balances.....	30,179 26	Interest collected.....	453 03
Due from banks and bankers.....	65,337 57	Rents, exchange, etc.....	15 85
Furniture, fixtures, etc.....	4,004 76	Dividends unpaid.....	427 00
Expenses, taxes, etc.....	37 50	Profit and loss.....	7,894 92
Other assets.....	1,500 00		
Total resources .....	\$342,328 17	Total liabilities .....	\$342,328 17

## BANK OF OCEANSIDE. (Incorp. June 9, 1887.)

## JANUARY STATEMENT.

D. H. HORNE, President.

E. S. PAYNE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$25,641 88	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	5,455 34	Reserve fund.....	900 00
County warrants.....	1,297 80	Profit and loss and contin-	
Loans on real estate.....	22,880 50	gent fund.....	2,871 78
Loans on personal security.....	7,624 69	Due depositors.....	27,244 84
Money on hand.....	3,248 16		
Due from banks and bankers.....	11,735 00		
Furniture and fixtures.....	713 00		
Expenses.....	2,201 28		
Taxes.....	218 97		
Total resources .....	\$81,016 62	Total liabilities .....	\$81,016 62



## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Bryan, 50; D. H. Horne, 30; J. D. Dexter, 15; F. H. Cunningham, 5; B. Howard, 20; F. P. McCray, 20; E. S. Payne, 10. Total number of shares held by the Directors is 150 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Diego .....	\$5,455 34

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$22,880 50	\$37,900 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Diego County warrants .....	\$1,297 80	\$1,297 80	\$1,297 80

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$25,636 88	Capital paid in coin .....	\$50,000 00
Real estate taken for debt .....	5,455 34	Reserve fund .....	900 00
County warrants .....	170 75	Profit and loss and contin-	
Loans on real estate .....	21,252 45	gent fund .....	2,353 36
Loans on personal security .....	10,790 36	Due depositors .....	22,800 52
Money on hand .....	2,795 96	Other liabilities .....	1,000 00
Due from banks and bankers .....	8,086 09		
Furniture and fixtures .....	783 00		
Expenses .....	1,638 33		
Taxes .....	233 23		
Other assets .....	211 49		
Total resources .....	\$77,053 88	Total liabilities .....	\$77,053 88

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Dexter, 30; Bryant Howard, 20; F. P. McCray, 20; E. S. Payne, 10; F. H. Cunningham, 5; C. W. Maxson, 5. Total number of shares held by the Directors is 90 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$5,455 34	\$7,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$21,252 45	\$24,600 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County school warrants.....	\$40 00	\$40 00	\$40 00
City of Oceanside warrants.....	130 75	130 75	130 75
Totals .....	\$170 75	\$170 75	\$170 75

## BANK COMMISSIONERS' EXAMINATION. (January 20, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$25,641 88	Capital paid up.....	\$50,000 00
Other real estate.....	5,455 34	Reserve fund.....	900 00
Loans and discounts.....	31,112 56	Due depositors.....	21,926 57
Cash balances.....	1,920 86	Due banks and bankers.....	371 00
Due from banks and bankers.....	8,825 00	Interest collected.....	116 82
Furniture, fixtures, etc. ....	713 00	Rents, exchange, etc. ....	53 85
Expenses, taxes, etc. ....	370 10	Profit and loss .....	853 05
Other assets.....	182 55		
Total resources .....	\$74,221 29	Total liabilities.....	\$74,221 29

## CITIZENS BANK—ONTARIO. (Incorp. March, 1890.)

## JANUARY STATEMENT.

J. P. ROBERTSON, President.

M. V. McQuigg, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$20,063 00	Capital paid in coin.....	\$12,500 00
Loans on personal security ..	36,043 48	Profit and loss and contingent	
Money on hand.....	16,818 53	fund .....	2,714 45
Due from banks and bankers.....	4,239 22	Due depositors.....	64,400 28
Furniture and fixtures.....	1,126 60		
Expenses .....	1,323 90		
Total resources .....	\$79,614 73	Total liabilities .....	\$79,614 73

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$12,500. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. P. Robertson, 135; James L. Paul, 31; M. V. McQuigg, 57; Samuel McKinley, 1; D. S. Jones, 1; A. Petsch, 1; A. P. Harwood, 5. Total number of shares held by the Directors is 231 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$12,240 00	\$30,000 00
San Bernardino.....	7,823 00	20,000 00
Totals.....	\$20,063 00	\$50,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$24,400 00	Capital paid in coin.....	\$17,500 00
Loans on personal security...	46,439 06	Reserve fund.....	1,000 00
Money on hand.....	6,040 21	Profit and loss and contin-	
Due from banks and bankers..	40,659 59	gent fund .....	572 31
Expenses .....	1,126 60	Due depositors.....	98,568 15
		Dividends unpaid and un-	
		called for .....	1,025 00
Total resources .....	\$118 665 46	Total liabilities .....	\$118,665 46

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$17,500. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$35.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Harwood, 5; Jas. L. Paul, 32; Samuel McKinley, 1; E. F. Henderson, 3; Geo. J. Barrett, 5; Jas. S. Garcia, 5; J. P. Robertson, 133. Total number of shares held by the Directors is 184 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$10,000 00	\$30,000 00
San Bernardino.....	14,400 00	40,000 00
Totals.....	\$24,400 00	\$70,000 00

## BANK COMMISSIONERS' EXAMINATION. (May 11, 1891.)

Resources.		Liabilities.	
Loans and discounts.....	\$69,337 66	Capital paid up.....	\$17,500 00
Cash balances.....	5,980 18	Due depositors.....	88,971 71
Due from banks and bankers..	31,778 98	Due banks and bankers.....	304 89
Furniture, fixtures, etc.....	1,126 60	Interest collected.....	2,436 90
Expenses, taxes, etc.....	990 08		
Total resources.....	\$109,213 50	Total liabilities.....	\$109,213 50

## ONTARIO STATE BANK. (Incorp. August 6, 1887.)

## JANUARY STATEMENT.

G. T. STAMM, President and Manager.

CHARLES FRANKISH, Secretary.

Resources.		Liabilities.	
Real estate taken for debt.....	\$8,837 07	Capital paid in coin.....	\$44,500 00
Miscellaneous bonds and stocks.....	1,375 00	Profit and loss and contingent fund.....	6,498 66
Loans on real estate.....	16,424 22	Due depositors.....	55,931 94
Loans on personal security....	52,579 92	Due banks and bankers.....	141 40
Money on hand.....	6,341 75	Other liabilities.....	25 00
Due from banks and bankers..	15,074 69		
Furniture and fixtures.....	2,464 64		
Expenses.....	3,808 70		
Taxes.....	191 01		
Total resources.....	\$107,097 00	Total liabilities.....	\$107,097 00

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$44,500; amount paid in coin is \$44,500. The total number of shares of stock issued is 445 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Lyman Stewart, 88; Charles Frankish, 75; O. S. Ficher, 50; G. T. Stamm, 50; H. L. MacNeil, 35; George C. Hagar, 35. Total number of shares held by the Directors is 333 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$8,837 07	\$8,837 07

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$16,424 22	\$16,424 22

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
San Antonio Water Co. stock.....	\$1,375 00	\$1,375 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ....	\$9,173 07	Capital paid in coin.....	\$44,500 00
Miscellaneous bonds and stocks.....	1,375 00	Profit and loss and contin- gent fund.....	2,539 59
Loans on real estate.....	18,711 70	Due depositors.....	39,020 28
Loans on personal security....	37,603 84	Due banks and bankers.....	464 57
Money on hand.....	7,531 45		
Due from banks and bankers..	7,989 29		
Furniture and fixtures.....	2,464 64		
Expenses.....	1,554 16		
Taxes.....	121 29		
Total resources.....	\$86,524 44	Total liabilities.....	\$86,524 44

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$44,500; amount paid in coin is \$44,500. The total number of shares of stock issued is 445 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Lyman Stewart, 88; Charles Frankish, 75; O. S. Picher, 50; G. T. Stamm, 50; H. L. MacNeil, 35; George C. Hagar, 35. Total number of shares held by the Directors is 333 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$9,173 07	\$9,173 07

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$18,711 70	\$40,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
San Antonio Water Co. stock.....	\$1,375 00	\$1,375 00



## BANK COMMISSIONERS' EXAMINATION. (May 11, 1891.)

Resources.		Liabilities.	
Real estate.....	\$9,146 07	Capital paid up.....	\$44,500 00
Invested in stocks, bonds, and warrants.....	1,375 00	Due depositors.....	61,054 49
Loans and discounts.....	60,615 67	Due banks and bankers.....	125 38
Cash balances.....	6,316 29	Interest collected.....	1,253 80
Due from banks and bankers.....	26,226 47	Rents, exchange, etc.....	33 51
Furniture, fixtures, etc.....	2,464 64	Profit and loss.....	558 73
Expenses, taxes, etc.....	1,381 77		
Total resources.....	\$107,525 91	Total liabilities.....	\$107,525 91

## BANK OF ORANGE. (Incorp. November 29, 1886.)

## JANUARY STATEMENT.

NOAH PALMER, President.

B. G. BALCOM, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,145 00	Capital paid in coin.....	\$25,000 00
Real estate taken for debt....	698 00	Profit and loss and contin-	
Loans on real estate.....	18,372 46	gent fund.....	8,726 04
Loans on stocks, bonds, and warrants.....	2,500 00	Due depositors.....	64,527 73
Loans on personal security....	50,959 54		
Money on hand.....	4,486 03		
Due from banks and bankers....	8,888 74		
Furniture and fixtures.....	2,204 00		
Total resources.....	\$98,253 77	Total liabilities.....	\$98,253 77

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 30; D. Halladay, 10; J. H. Arnold, 12; Hiram Mabury, 10; D. C. Pixley, 13½; E. A. Thelan, 10; B. G. Balcom, 10. Total number of shares held by the Directors is 95½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Orange.....	\$698 00	\$250 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$18,372 46	\$50,400 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Olive Milling, Land, and Improvement Co. stk.	\$6,000 00	\$2,500 00	\$4,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,145 00	Capital paid in coin.....	\$25,000 00
Real estate taken for debt .....	2,129 12	Profit and loss and contingent fund .....	7,734 72
Miscellaneous bonds and stocks.....	93 50	Due depositors.....	71,064 97
Loans on real estate .....	27,800 82		
Loans on personal security .....	45,646 94		
Money on hand.....	4,407 83		
Due from banks and bankers..	11,151 48		
Furniture and fixtures.....	2,204 00		
Other assets .....	221 00		
Total resources .....	\$103,799 69	Total liabilities .....	\$103,799 69

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 30; D. Halladay, 10; Jesse H. Arnold, 12; Hiram Mabury, 10; D. C. Pixley, 13½; E. A. Thelan, 10; B. G. Balcom, 10. Total number of shares held by the Directors is 95½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Orange.....	\$2,129 12	\$1,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$27,800 82	\$60,300 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santiago Land and Water Co. stock.....	\$300 00	\$93 50	\$93 50

## BANK COMMISSIONERS' EXAMINATION. (April 28, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$10,145 00	Capital paid up.....	\$25,000 00
Other real estate.....	698 00	Due depositors.....	67,857 37
Loans and discounts.....	67,654 65	Interest collected.....	1,937 77
Cash balances.....	2,565 89	Rents, exchange, etc.....	113 00
Due from banks and bankers.....	16,632 14	Profit and loss.....	5,884 43
Furniture, fixtures, etc.....	2,204 00		
Expenses, taxes, etc.....	892 89		
Total resources.....	\$100,792 57	Total liabilities.....	\$100,792 57

## BANK OF ORLAND. (Incorp. March 29, 1887.)

## JANUARY STATEMENT.

L. SCEARCE, President.

R. B. MURDOCH, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$9,794 84	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	21,423 00	Profit and loss and contingent fund.....	7,614 03
Loans on other securities (grain, etc.).....	29,320 65	Due depositors.....	39,979 95
Loans on personal security.....	81,379 66	Due banks and bankers.....	53,503 46
Money on hand.....	7,806 72		
Due from banks and bankers.....	175 73		
Furniture and fixtures.....	1,196 84		
Total resources.....	\$151,097 44	Total liabilities.....	\$151,097 44

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Searce, 300; H. W. C. Nelson, 300; G. W. Murdock, 30; R. B. Murdoch, 70. Total number of shares held by the Directors is 700 shares.

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,191 64	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	8,841 52	Profit and loss and contingent fund.....	2,614 03
Loans on other securities (grain, etc.).....	2,825 00	Due depositors.....	61,078 17
Loans on personal security.....	80,522 78	Other liabilities (interest collected).....	4,579 44
Money on hand.....	8,657 08		
Due from banks and bankers.....	4,427 43		
Furniture and fixtures.....	1,196 84		
Expenses.....	1,609 35		
Total resources.....	\$118,271 64	Total liabilities.....	\$118,271 64

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Searce, 300; H. W. C. Nelson, 300; Milton French, 30; G. W. Murdoch, 30; R. B. Murdoch, 70. Total number of shares held by the Directors is 730 shares.

## BANK COMMISSIONERS' EXAMINATION. (February 9, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$9,811 64	Capital paid up .....	\$50,000 00
Loans and discounts .....	103,951 37	Due depositors .....	56,953 36
Cash balances .....	6,658 31	Due banks and bankers .....	11,243 28
Due from banks and bankers ..	101 87	Interest collected .....	1,143 51
Furniture, fixtures, etc. ....	1,196 84	Rents, exchange, etc. ....	10 00
Expenses, taxes, etc. ....	244 15	Profit and loss .....	2,614 03
Total resources .....	\$121,964 18	Total liabilities .....	\$121,964 18

## BANK OF RIDEOUT, SMITH &amp; CO.—OROVILLE. (Incorp. May 31, 1888.)

## JANUARY STATEMENT.

N. D. RIDEOUT, President.

E. W. FOGG, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$9,000 00	Capital paid in coin .....	\$60,000 00
County warrants and scrip ...	26,771 61	Profit and loss and contingent fund .....	28,768 25
Loans on real estate .....	21,300 00	Due depositors .....	355,869 05
Loans on stocks, bonds, and warrants .....	24,264 15	Dividends unpaid .....	3,000 00
Loans on personal security ...	213,981 62		
Money on hand .....	21,268 45		
Due from banks and bankers ..	128,051 47		
Furniture and fixtures .....	3,000 00		
Total resources .....	\$447,637 30	Total liabilities .....	\$447,637 30

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 1,600; D. N. Friesleben, 530; John C. Gray, 50; H. C. Bell, 50; James C. Gray, 50; Norman Rideout, 375; E. W. Fogg, 50. Total number of shares held by the Directors is 2,705 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$21,300 00	\$47,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares Oroville Citrus Association stock...	\$1,000 00	\$1,000 00	\$1,000 00
480 shares Merrimac Land and Lumber Co. stock	48,000 00	7,797 78	24,000 00
480 shares Merrimac Land and Lumber Co. stock	48,000 00	15,466 37	24,000 00
Totals .....	\$97,000 00	\$24,264 15	\$49,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$9,000 00	Capital paid in coin .....	\$60,000 00
County warrants and scrip ...	18,449 63	Profit and loss and contin-	
Loans on real estate .....	27,700 00	gent fund .....	34,588 82
Loans on stocks, bonds, and		Due depositors .....	316,884 58
warrants .....	24,178 20	Dividends unpaid .....	3,000 00
Loans on personal security ...	216,409 34		
Money on hand .....	9,120 15		
Due from banks and bankers ...	99,644 31		
Furniture and fixtures .....	3,000 00		
Gold dust .....	275 00		
Other assets .....	6,646 77		
Total resources .....	\$414,423 40	Total liabilities .....	\$414,423 40

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 1,600; D. N. Friesleben, 530; John C. Gray, 50; H. C. Bell, 50; James C. Gray, 50; Norman Rideout, 375; E. W. Fogg, 50. Total number of shares held by the Directors is 2,705 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$27,700 00	\$63,100 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares Oroville Citrus Association stock...	\$1,000 00	\$1,000 00	\$1,000 00
480 shares Merrimac Land and Lumber Co. stock	48,000 00	7,849 85	24,000 00
480 shares Merrimac Land and Lumber Co. stock	48,000 00	15,328 35	24,000 00
Totals .....	\$97,000 00	\$24,178 20	\$49,000 00



## BANK COMMISSIONERS' EXAMINATION. (August 6, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$9,000 00	Capital paid up.....	\$60,000 00
Invested in stocks, bonds, and warrants.....	10,535 81	Reserve fund.....	23,250 34
Loans and discounts.....	248,356 47	Due depositors.....	406,401 46
Cash balances.....	12,009 24	Interest collected.....	1,572 87
Due from banks and bankers.....	208,041 51	Rents, exchange, etc.....	123 02
Furniture, fixtures, etc.....	3,000 00	Dividends unpaid.....	150 00
Expenses, taxes, etc.....	656 25	Other liabilities.....	101 59
Total resources.....	\$491,599 28	Total liabilities.....	\$491,599 28

## BANK OF PACIFIC GROVE. (Incorp. August 29, 1890.)

## JANUARY STATEMENT.

E. M. CARVER, President.

G. H. CARVER, Cashier.

Resources.		Liabilities.	
Overdrafts unsecured (solvent).....	\$73 94	Capital paid in coin.....	\$13,260 00
Money on hand.....	1,005 50	Profit and loss and contingent fund.....	60 50
Checks and cash items.....	46 00	Due depositors.....	1,058 11
Due from banks and bankers.....	12,500 09		
Furniture and fixtures.....	607 18		
Expenses.....	145 90		
Total resources.....	\$14,378 61	Total liabilities.....	\$14,378 61

## DETAILS.

The amount of capital stock is \$200,000; amount paid in coin is \$13,260 (some of the subscribers have not paid in); the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. B. S. Maltby, 20; Wm. Hannon, 10; E. M. Carver, 300; George H. Carver, 200; D. W. Lloyd, 100. Total number of shares held by the Directors is 630 shares.

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on personal security.....	\$12,995 00	Capital paid in coin.....	\$13,260 00
Money on hand.....	1,251 82	Profit and loss and contingent fund.....	119 57
Due from banks and bankers.....	759 97	Due depositors.....	2,503 08
Furniture and fixtures.....	617 93		
Expenses.....	257 93		
Total resources.....	\$15,882 65	Total liabilities.....	\$15,882 65

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$132,600; amount paid in coin is \$13,260. The total number of shares of stock issued is 1,326 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. B. S. Maltby, 20; D. W. Lloyd, 20; William Hannon, 10; G. H. Carver, 200; E. M. Carver, 576. Total number of shares held by the Directors is 826 shares.

## BANK COMMISSIONERS' EXAMINATION. (October 22, 1890.)

Resources.		Liabilities.	
Cash balances.....	\$5,126 05	Capital paid up.....	\$13,260 00
Due from banks and bankers..	8,518 06	Due depositors.....	1,082 10
Furniture, fixtures, etc.....	593 18	Profit and loss.....	30 84
Expenses, taxes, etc.....	135 65		
Total resources.....	\$14,372 94	Total liabilities.....	\$14,372 94

## SAN GABRIEL VALLEY BANK—PASADENA. (Incorp. February 15, 1886.)

## JANUARY STATEMENT.

H. W. MAGEE, President.

B. M. WOTKYNs, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$23,406 55	Capital paid in coin.....	\$50,000 00
Real estate taken for debt....	4,379 74	Reserve fund.....	11,847 52
Miscellaneous bonds and stocks.....	10,145 00	Due depositors.....	87,929 19
Loans on real estate.....	23,440 04	Due banks and bankers.....	4,342 52
Loans on personal security...	51,964 21	Other liabilities.....	5,505 50
Money on hand.....	20,766 30		
Due from banks and bankers..	15,048 49		
Furniture and fixtures.....	4,723 94		
Expenses.....	5,388 51		
Taxes.....	219 04		
Other assets.....	142 91		
Total resources.....	\$159,624 73	Total liabilities.....	\$159,624 73

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. Magee, 74; B. M. Wotkyns, 20½; F. C. Bolt, 10; H. H. Markham, 36; C. H. Rhodes, 50; S. Washburn, 10. Total number of shares held by the Directors is 200½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$4,379 74	\$4,379 74

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$23,440 04	\$40,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Gabriel Valley Bank stock.....	\$5,400 00	\$5,895 00	\$7,000 00
Pasadena Improvement Company stock.....	2,500 00	1,350 00	1,500 00
Pasadena National Bank stock.....	2,400 00	1,900 00	2,400 00
Pasadena Street Railway Company stock.....	1,600 00	400 00	800 00
Pasadena Land and Water Company stock....	492 00	492 00	492 00
Pasadena Lake Vineyard, L. and W. Co. stock..	215 00	108 00	120 00
Totals.....	\$12,507 00	\$10,145 00	\$12,312 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$23,575 74	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	4,570 24	Reserve fund.....	8,456 30
Miscellaneous bonds and stocks.....	11,456 00	Profit and loss and contin- gent fund.....	2,957 42
Loans on real estate.....	24,437 76	Due depositors.....	107,481 17
Loans on stocks, bonds, and warrants.....	8,174 81		
Loans on personal security....	55,991 55		
Money on hand.....	13,844 81		
Due from banks and bankers..	17,785 69		
Furniture and fixtures.....	4,723 94		
Expenses.....	2,071 84		
Other assets.....	2,262 51		
Total resources.....	\$168,894 89	Total liabilities.....	\$168,894 89

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. Magee, 40; Frank C. Bolt, 52; B. Marshall Wotkins, 62½; L. J. Rose, 80; S. Washburn, 10; H. H. Markham, 36; John W. Hugus, 1. Total number of shares held by the Directors is 281½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$4,570 24	\$4,570 24

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$23,559 51	\$42,581 00
San Bernardino .....	878 25	1,000 00
Totals .....	\$24,437 76	\$43,581 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Pasadena National Bank stock .....	\$2,400 00	\$1,900 00	\$1,920 00
Pasadena Improvement Co. stock .....	5,000 00	1,350 00	2,000 00
Pasadena Street Railway Co. stock .....	1,600 00	400 00	400 00
San Gabriel Valley Bank stock .....	5,400 00	5,895 00	5,400 00
Pasadena Land and Water Co. stock .....	553 00	553 00	553 00
Pasadena Lake Vineyard, L., and W. Co. stock .....	230 22	108 00	108 00
Pasadena Land and Water Co. bonds .....	1,250 00	1,250 00	1,250 00
Totals .....	\$16,433 22	\$11,456 00	\$11,631 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount. Loaned.	Market Value.
62 shares Pasadena Steam Laundry Co. stock ..	\$6,200 00	\$676 28	\$3,100 00
10 shares Pasadena Land and Water Co. stock ..	300 00	300 00	300 00
2,981 shares Oil Burning and Supply Co. stock ..	14,905 00	2,200 00	{ 2,981 00
10 shares Asphalt Paving Co. stock .....	1,000 00		
City of Pasadena warrants .....	98 07	98 07	98 07
66 $\frac{2}{3}$ shares Pasadena Land and Water Co. stock ..	2,008 00	300 00	2,008 00
290 shares West Pasadena Railway Co. stock ..	6,250 00	675 00	2,200 00
15 shares Park Nursery Co. stock .....	1,500 00		
Pasadena Cemetery Association bonds .....	4,000 00	600 00	2,000 00
5 shares San Gabriel Valley Bank stock .....	500 00	500 00	500 00
5 shares Pacific Clay Manufacturing Co. stock ..	500 00	100 00	550 00
15 shares Pacific Clay Manufacturing Co. stock ..	1,500 00	1,500 00	1,650 00
10 $\frac{5}{8}$ shares Pasadena Lake Vineyard, Land, and Water Co. stock .....	38 37	25 46	17 10
45 shares Lordsburg Land Co. stock .....	4,500 00	300 00	450 00
Pasadena and Alhambra St. Railway Co. bond ..	1,000 00	900 00	1,000 00
Totals .....	\$44,299 44	\$8,174 81	\$17,104 17

## BANK COMMISSIONERS' EXAMINATION. (May 5, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$23,406 55	Capital paid up .....	\$50,000 00
Other real estate .....	6,379 74	Reserve fund .....	8,639 05
Invested in stocks, bonds, and warrants .....	10,145 00	Due depositors .....	119,172 91
Loans and discounts .....	84,386 55	Due banks and bankers .....	1,190 90
Cash balances .....	19,150 51	Interest collected .....	1,290 73
Due from banks and bankers ..	28,753 49	Rents, exchange, etc. ....	82 50
Furniture, fixtures, etc. ....	4,723 94		
Expenses, taxes, etc. ....	1,332 80		
Other assets .....	2,097 51		
Total resources .....	\$180,376 09	Total liabilities .....	\$180,376 09

## PERRIS VALLEY BANK—PERRIS. (Incorp. July 28, 1890.)

## JANUARY STATEMENT.

J. W. NANCE, Vice-President.

JAMES PATTERSON, JR., Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$4,050 00	Capital paid in coin.....	\$10,200 00
Loans on stocks, bonds, and warrants.....	220 00	Profit and loss and contingent fund.....	828 89
Loans on other securities (grain, etc.).....	2,360 00	Due depositors.....	16,620 80
Loans on personal security....	7,987 15		
Money on hand.....	3,969 94		
Due from banks and bankers..	7,109 75		
Furniture and fixtures.....	1,051 00		
Expenses.....	901 85		
Total resources.....	\$27,649 69	Total liabilities.....	\$27,649 69

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$34,000; amount paid in coin is \$10,200. The total number of shares of stock issued is 340 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. H. Naftzger, 50; J. W. Nance, 60; James Patterson, Jr., 100; W. F. Perry, 5; A. E. Colby, 5; E. H. Pierce, 5; F. B. Hanscom, 5. Total number of shares held by the Directors is 230 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$4,050 00	\$16,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Bank stock.....	\$300 00	\$220 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Collateral security.....	\$2,360 00	\$3,758 00
Personal security.....	7,987 15	7,987 15
Totals.....	\$10,347 15	\$11,745 15



## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$10,800 00	Capital paid in coin.....	\$10,200 00
Loans on real estate.....	6,432 14	Profit and loss and contingent fund.....	1,786 92
Loans on other securities (grain, etc.).....	4,159 40	Due depositors.....	37,401 20
Loans on personal security...	19,590 41	Other liabilities.....	5,000 00
Money on hand.....	3,851 53		
Due from banks and bankers..	6,845 64		
Furniture and fixtures.....	1,051 00		
Expenses.....	1,619 40		
Taxes.....	38 60		
Total resources.....	\$54,388 12	Total liabilities.....	\$54,388 12

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$34,000; amount paid in coin is \$10,200. The total number of shares of stock issued is 340 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. H. Naftzger, 50; J. W. Nance, 60; Jas. Patterson, Jr., 100; W. F. Perry, 5; A. E. Colby, 5; E. H. Pierce, 5; F. B. Hanscom, 5. Total number of shares held by the Directors is 230 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$6,432 14	\$19,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Perris Irrigation District bonds .....	\$12,000 00	\$10,800 00	\$10,800 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Eighty tons of hay .....	\$400 00	\$800 00
Collateral security .....	3,759 40	4,400 00
Totals .....	\$4,159 40	\$5,200 00

## BANK COMMISSIONERS' EXAMINATION. (January 22, 1891.)

Resources.		Liabilities.	
Loans on real estate.....	\$4,050 00	Capital paid up.....	\$10,200 00
Loans and discounts.....	11,883 87	Due depositors.....	16,201 29
Cash balances.....	4,439 68	Interest collected.....	865 84
Due from banks and bankers..	4,980 91	Rents, exchange, etc.....	52 88
Furniture, fixtures, etc.....	1,051 00		
Expenses, taxes, etc.....	914 55		
Total resources.....	\$27,320 01	Total liabilities.....	\$27,320 01

## BANK OF SONOMA COUNTY—PETALUMA. (Incorp. May, 1866.)

## JANUARY STATEMENT.

E. DENMAN, President.

FRANK H. DENMAN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$18,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	300 00	Profit and loss and contingent fund.....	36,063 46
Miscellaneous bonds and stocks.....	800 00	Due depositors.....	180,242 42
County warrants.....	565 75	Due banks and bankers.....	44,967 37
Loans on real estate.....	208,830 58	Dividends unpaid.....	645 00
Loans on stocks, bonds, and warrants.....	18,008 70		
Loans on personal security.....	292,589 10		
Money on hand.....	18,449 24		
Due from banks and bankers.....	2,374 88		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$561,918 25	Total liabilities.....	\$561,918 25

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Denman, 335; George P. McNear, 243; Hollis Hitchcock, 70; H. Mecham, 125; T. C. Putnam, 91. Total number of shares held by the Directors is 864 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$300 00	\$500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$134,866 70	\$301,300 00
Mendocino.....	11,450 00	35,000 00
Humboldt.....	52,213 88	95,500 00
Fresno.....	2,800 00	6,500 00
Tulare.....	7,500 00	24,000 00
Totals.....	\$208,830 58	\$462,300 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 bonds Hearn School District, Sonoma County	\$800 00	\$800 00	\$800 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
164 shares bank stock.....	\$16,400 00	\$8,758 70	\$19,680 00
191 shares Southern California Semi-Tropic Fruit Co. stock.....	19,100 00	6,200 00	15,833 00
20 shares Petaluma Savings Bank stock.....	2,000 00	3,050 00	3,500 00
Totals.....	\$37,500 00	\$18,008 70	\$38,013 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$18,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	300 00	Profit and loss and contin-	
Miscellaneous bonds and stocks.....	400 00	gent fund.....	38,482 45
Loans on real estate.....	219,636 28	Due depositors.....	174,664 22
Loans on stocks, bonds, and warrants.....	14,816 70	Due banks and bankers.....	22,908 08
Loans on personal security....	265,107 57	Dividends unpaid.....	607 50
Money on hand.....	13,400 10		
Due from banks and bankers....	2,992 25		
Furniture and fixtures.....	2,000 00		
Expenses.....	9 35		
Total resources.....	\$536,662 25	Total liabilities.....	\$536,662 25

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Denman, 305; George P. McNear, 208; Hollis Hitchcock, 70; H. Mecham, 150; T. C. Putnam, 91. Total number of shares held by the Directors is 824 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$300 00	\$500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$146,816 70	\$325,800 00
Mendocino.....	10,450 00	26,750 00
Humboldt.....	52,069 58	80,000 00
Fresno.....	2,800 00	6,500 00
Tulare.....	7,500 00	26,000 00
Totals.....	\$219,636 28	\$465,050 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
2 bonds Hearn School District.....	\$400 00	\$400 00	\$400 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
149 shares bank stock.....	\$100 00	\$5,866 70	\$17,880 00
20 shares Petaluma Savings Bank stock.....	100 00	3,050 00	3,500 00
159 shares Southern California Semi-Tropic Fruit Company stock.....	100 00	5,900 00	13,197 00
Totals .....	-----	\$14,816 70	\$34,577 00

## BANK COMMISSIONERS' EXAMINATION. (October 11, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$18,000 00	Capital paid up.....	\$300,000 00
Other real estate.....	300 00	Due depositors.....	180,188 90
Invested in stocks, bonds, and warrants.....	800 00	Due banks and bankers.....	29,523 12
Loans and discounts.....	498,387 71	Interest collected.....	1,341 53
Cash balances.....	18,261 62	Rents, exchange, etc.....	41 25
Due from banks and bankers.....	6,830 16	Profit and loss.....	33,550 19
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	65 50		
Total resources .....	\$544,644 99	Total liabilities .....	\$544,644 99

## PETALUMA SAVINGS BANK. (Incorp. September 7, 1870.)

## JANUARY STATEMENT.

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$5,500 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	15,450 84	Profit and loss and contingent fund.....	84,109 71
Loans on real estate.....	152,225 00	Due depositors.....	182,072 45
Loans on personal security.....	223,440 06	Due banks and bankers.....	42,483 19
Money on hand.....	10,355 87		
Due from banks and bankers.....	43 58		
Furniture and fixtures.....	1,650 00		
Total resources .....	\$408,665 35	Total liabilities .....	\$408,665 35

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. T. Fairbanks, 250; J. M. Bowles, 110; F. T. Maynard, 31; G. Zimmerman, 50; A. Lackey, 45; J. F. Fairbanks, 25; D. Walls, 48; William Zartman, 10; S. D. Towne, 5. Total number of shares held by the Directors is 574 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$15,450 84	\$15,450 84

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma .....	\$147,025 00
Marin .....	5,200 00
Total .....	\$152,225 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$5,500 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	15,450 84	Profit and loss and contin-	
Loans on real estate .....	153,330 30	gent fund .....	84,759 66
Loans on personal security .....	169,014 45	Due depositors .....	186,687 74
Money on hand .....	12,347 29	Dividends unpaid .....	112 50
Due from banks and bankers .....	14,267 04		
Furniture and fixtures .....	1,650 00		
Total resources .....	\$371,559 90	Total liabilities .....	\$371,559 90

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. T. Fairbanks, 250; J. M. Bowles, 110; F. T. Maynard, 31; A. Lackey, 45; J. F. Fairbanks, 25; D. Walls, 48; William Zartman, 10; S. D. Towne, 5. Total number of shares held by the Directors is 524 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$15,450 84	\$15,450 84



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma .....	\$147,130 30
Marin .....	6,200 00
Total .....	\$153,330 30

## BANK COMMISSIONERS' EXAMINATION. (October 11, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$5,500 00	Capital paid up .....	\$100,000 00
Other real estate .....	15,450 84	Due depositors .....	190,283 54
Loans and discounts .....	370,929 74	Due banks and bankers .....	34,324 75
Cash balances .....	10,892 33	Interest collected .....	46 75
Due from banks and bankers ..	2,029 80	Dividends unpaid .....	395 00
Furniture, fixtures, etc. ....	1,650 00	Profit and loss .....	81,436 52
Expenses, taxes, etc. ....	33 85		
Total resources .....	\$406,486 56	Total liabilities .....	\$406,486 56

## WM. HILL COMPANY—PETALUMA. (Incorp. March 14, 1890.)

## JANUARY STATEMENT.

WM. HILL, President.

ALEX. B. HILL, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$11,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	1,884 90	Profit and loss and contin-	
Loans on real estate .....	105,580 74	gent fund .....	21,000 00
Loans on personal security .....	148,226 25	Due depositors .....	128,170 17
Money on hand .....	11,203 29	Due banks and bankers .....	14,334 26
Furniture and fixtures .....	1,000 00	Other liabilities (special de-	
Other assets (real estate) .....	89,609 25	posit of Tax Collector, So-	
		noma County) .....	5,000 00
Total resources .....	\$368,504 43	Total liabilities .....	\$368,504 43

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Hill, 1,775; M. D. Goshen, 25; C. Martin, 25; H. P. Brainerd, 25; A. B. Hill, 100. Total number of shares held by the Directors is 1,950 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$1,884 90	\$1,884 90

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$72,189 45	\$179,055 00
Marin.....	20,191 29	31,400 00
Mendocino.....	1,200 00	6,400 00
Lake.....	12,000 00	16,000 00
Totals .....	\$105,580 74	\$232,855 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$11,000 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	2,213 80	Profit and loss and contingent fund .....	28,492 50
Loans on real estate.....	88,776 34	Due depositors.....	144,713 11
Loans on personal security .....	158,597 56	Due banks and bankers.....	140 07
Money on hand.....	11,911 26		
Due from banks and bankers.....	5,267 92		
Furniture and fixtures .....	1,000 00		
Other assets (real estate).....	94,578 80		
Total resources .....	\$373,345 68	Total liabilities .....	\$373,345 68

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Hill, 1,775; Chas. Martin, 25; M. D. Goshen, 25; H. P. Brainerd, 25; A. B. Hill, 100. Total number of shares held by the Directors is 1,950 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$2,213 80	\$2,213 80

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$70,085 05	\$175,600 00
Marin.....	18,691 29	25,000 00
Totals .....	\$88,776 34	\$200,600 00

## BANK COMMISSIONERS' EXAMINATION. (October 11, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$11,000 00	Capital paid up .....	\$200,000 00
Other real estate.....	84,419 50	Due depositors.....	153,876 69
Loans on real estate.....	101,548 84	Due banks and bankers.....	6,081 54
Loans and discounts.....	156,395 43	Interest collected.....	5,691 75
Cash balances.....	15,810 36	Rents, exchange, etc.....	1,665 00
Due from banks and bankers..	780 75	Profit and loss.....	5,172 80
Furniture, fixtures, etc.....	1,390 00		
Expenses, taxes, etc.....	1,142 90		
Total resources .....	\$372,487 78	Total liabilities .....	\$372,487 78

## PEOPLE'S BANK OF POMONA. (Incorp. August 27, 1887.)

## JANUARY STATEMENT.

WM. B. DOLE, President.

JOHN H. DOLE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ....	\$6,122 50	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	44,064 00	Profit and loss and contingent fund .....	7,499 47
Loans on stocks, bonds, and warrants.....	17,030 00	Due depositors.....	86,722 32
Loans on personal security ...	44,895 77		
Money on hand.....	16,827 19		
Due from banks and bankers..	9,475 88		
Furniture and fixtures.....	4,587 11		
Expenses and taxes.....	1,132 40		
Other assets .....	86 99		
Total resources .....	\$144,221 79	Total liabilities .....	\$144,221 79

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. B. Dole, 250; E. F. Spence, 25; C. E. White, 50; Jas. T. Taylor, 50; S. N. Androus, 25; E. R. Payson, 50; John H. Dole, 100. Total number of shares held by the Directors is 550 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$6,122 50	\$8,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$44,064 00	\$84,100 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Orange Grove Street Railroad Co. stock .....	\$8,000 00	\$2,800 00	\$5,000 00
Pomona Land and Water Co. stock .....	5,200 00	1,030 00	2,080 00
Callaway County Savings Bank stock .....	2,500 00	5,200 00	6,000 00
People's Bank stock .....	10,000 00	5,000 00	5,500 00
Packard Water Co. stock .....	20,530 00	1,000 00	2,500 00
Orange Grove Tract Water Co. stock .....	30,000 00	2,000 00	6,000 00
Totals .....	\$76,230 00	\$17,030 00	\$27,080 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt....	\$6,122 50	Capital paid in coin.....	\$50,000 00
Loans on real estate .....	44,991 09	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund .....	11,068 79
warrants .....	20,990 00	Due depositors.....	110,348 12
Loans on personal security...	52,512 52		
Money on hand.....	12,557 65		
Due from banks and bankers..	26,088 00		
Furniture and fixtures.....	4,606 31		
Expenses .....	3,446 30		
Other assets .....	102 54		
Total resources .....	\$171,416 91	Total liabilities .....	\$171,416 91

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. B. Dole, 250; John H. Dole, 100; C. E. White, 50; Jas. T. Taylor, 50; S. N. Androus, 25; E. R. Payson, 50; E. F. Spence, 25. Total number of shares held by the Directors is 550 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$6,122 50	\$8,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$44,991 09	\$86,600 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Orange Grove Street Railroad Co. stock.....	\$8,000 00	\$2,700 00	\$5,000 00
Pomona Land and Water Co. stock.....	25,000 00	5,090 00	8,750 00
People's Bank stock.....	10,000 00	5,165 00	5,800 00
Packard Water Co. stock.....	20,530 00	1,000 00	2,500 00
Orange Grove Tract Water Co. stock.....	30,000 00	2,000 00	6,000 00
Sycamore Water Development Co. stock.....	99,800 00	4,200 00	25,000 00
Juniper Land and Water Co. stock.....	100,000 00	835 00	2,000 00
Totals .....	\$293,330 00	\$20,990 00	\$55,050 00

## BANK COMMISSIONERS' EXAMINATION. (May 1, 1891.)

Resources.		Liabilities.	
Real estate.....	\$6,122 50	Capital paid up.....	\$50,000 00
Loans and discounts.....	102,619 45	Due depositors.....	120,050 03
Cash balances.....	19,782 42	Interest collected.....	3,706 63
Due from banks and bankers..	38,129 61	Rents, exchange, etc.....	43 45
Furniture, fixtures, etc.....	4,606 31	Profit and loss.....	150 82
Expenses, taxes, etc.....	2,667 35	Other liabilities.....	88 50
Other assets.....	111 79		
Total resources .....	\$174,039 43	Total liabilities .....	\$174,039 43

## PIONEER BANK—PORTERVILLE. (Incorp. April 19, 1889.)

## JANUARY STATEMENT.

P. N. LILIENTHAL, President.

E. W. BEEBE, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$10,489 50	Capital paid in coin.....	\$28,000 00
Loans on stocks, bonds, and warrants.....	8,850 00	Profit and loss and contingent fund.....	8,498 25
Loans on other securities (grain, etc.).....	1,572 00	Due depositors.....	50,486 45
Loans on personal security...	59,357 52	Due banks and bankers.....	5,291 95
Money on hand.....	7,039 90		
Furniture and fixtures.....	1,507 32		
Expenses and taxes.....	2,719 38		
Other assets.....	741 03		
Total resources .....	\$92,276 65	Total liabilities .....	\$92,276 65

## DETAILS.

The amount of capital stock is \$70,000; amount subscribed is \$70,000; amount paid in coin is \$28,000. The total number of shares of stock issued is 700 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: S. T. Alexander, 180; William Thomas, 100; W. H. Chickering, 60; P. N. Lilienthal, 100; Louis Sloss, Jr., 100. Total number of shares held by the Directors is 540 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$9,889 50	\$25,900 00
San Bernardino .....	600 00	1,500 00
Totals .....	\$10,489 50	\$27,400 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
192 shares Pioneer Water Co. stock .....	\$19,200 00	\$2,350 00	\$4,800 00
640 shares Porterville Hotel Co. stock .....	12,800 00	6,500 00	9,600 00
Totals .....	\$32,000 00	\$8,850 00	\$14,400 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain .....	\$1,072 00	\$1,690 00
100 tons baled grain hay .....	500 00	1,000 00
Totals .....	\$1,572 00	\$2,690 00

## JULY STATEMENT.

Resources.		Liabilities.	
Call loans .....	\$15,000 00	Capital paid in coin .....	\$28,000 00
Loans on real estate .....	13,794 95	Profit and loss and contin- gent fund .....	9,881 00
Loans on stocks, bonds, and warrants .....	8,950 00	Due depositors .....	59,771 43
Loans on other securities (grain, etc.) .....	52 35	Due banks and bankers .....	5,686 99
Loans on personal security ...	57,235 88		
Money on hand .....	3,939 87		
Due from banks and bankers ..	656 35		
Furniture and fixtures .....	1,356 59		
Expenses .....	1,094 86		
Other assets .....	1,258 57		
Total resources .....	\$103,339 42	Total liabilities .....	\$103,339 42

## DETAILS.

The amount of capital stock is \$70,000; amount subscribed is \$70,000; amount paid in coin is \$28,000. The total number of shares of stock issued is 700 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: S. T. Alexander, 180; Wm. Thomas, 100; W. H. Chickering, 60; P. N. Lilienthal, 100; Louis Sloss, Jr., 100. Total number of shares held by the Directors is 540 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$13,194 95	\$41,050 00
San Bernardino.....	600 00	1,500 00
Totals.....	\$13,794 95	\$42,550 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
207½ shares Pioneer Water Co. stock.....	\$20,750 00	\$2,450 00	\$10,375 00
640 shares Porterville Hotel Co. stock.....	12,800 00	6,500 00	9,600 00
Totals.....	\$33,550 00	\$8,950 00	\$19,975 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipt for grain .....	\$52 35	\$435 00

## BANK COMMISSIONERS' EXAMINATION. (August 27, 1890.)

Resources.		Liabilities.	
Loans on real estate .....	\$6,290 75	Capital paid up.....	\$28,000 00
Loans and discounts.....	43,052 81	Due depositors.....	43,967 04
Cash balances.....	12,399 87	Interest collected .....	1,128 36
Due from banks and bankers..	11,603 67	Rents, exchange, etc.....	525 42
Furniture, fixtures, etc.....	1,501 32	Profit and loss .....	2,541 07
Expenses, taxes, etc.....	1,313 47		
Total resources .....	\$76,161 89	Total liabilities .....	\$76,161 89

# **BANK OF TEHAMA COUNTY—RED BLUFF.** (Incorp. September 5, 1874.)

## **JANUARY STATEMENT.**

CHARLES CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,350 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	4,300 00	Reserve fund.....	60,000 00
Miscellaneous bonds, stocks, and warrants.....	71,624 99	Profit and loss and contingent fund.....	60,201 00
Loans on real estate.....	345,055 00	Due depositors.....	487,296 83
Loans on stocks, bonds, and warrants.....	20,800 00	Due banks and bankers.....	373 83
Loans on other securities (grain, etc.).....	59,400 00	Other liabilities.....	1,300 00
Loans on personal security...	345,196 86		
Money on hand.....	42,221 88		
Due from banks and bankers...	12,772 93		
Furniture and fixtures.....	1,500 00		
Total resources.....	\$909,171 66	Total liabilities.....	\$909,171 66

### **DETAILS.**

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. Brown, 37; Arthur Brown, 100; H. Kraft, 105; J. S. Cone, 500; Chas. Cadwalader, 161. Total number of shares held by the Directors is 903 shares.

### **REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.**

County Situated In.	Cost on Books.	Market Value.
Tehama.....	\$4,300 00	\$5,100 00

### **LOANS ON REAL ESTATE BY COUNTIES.**

Name of County.	Amount Loaned.	Market Value.
Tehama.....	\$311,055 00	\$450,800 00
Shasta.....	34,000 00	61,300 00
Totals.....	\$345,055 00	\$512,100 00

### **AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.**

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Oak Knoll School District (Shasta Co.) warrants	\$5,000 00	\$5,000 00	\$5,000 00
Cloverdale School District (Shasta Co.) warrants	1,500 00	1,500 00	1,500 00
Tehama County warrants.....	65,124 99	65,124 99	65,124 99
Totals.....	\$71,624 99	\$71,624 99	\$71,624 99

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
65 shares Bank of Shasta County stock.....	\$6,500 00	\$5,800 00	\$6,500 00
2,505 shares Willows Water and Light Co. stock	50,100 00	15,000 00	20,000 00
Totals .....	\$56,600 00	\$20,800 00	\$26,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$59,400 00	\$66,200 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$6,650 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt.....	23,200 00	Reserve fund .....	60,000 00
Miscellaneous bonds and stocks.....	8,450 00	Profit and loss and contingent fund .....	62,755 00
Loans on real estate .....	326,203 00	Due depositors.....	395,198 17
Loans on stocks, bonds, and warrants.....	20,900 00	Due banks and bankers .....	9,297 14
Loans on personal security .....	384,281 71		
Money on hand.....	34,107 07		
Due from banks and bankers .....	25,458 53		
Total resources.....	\$827,250 31	Total liabilities .....	\$827,250 31

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. Brown, 37; H. Kraft, 105; Arthur Brown, 100; C. Cadwalader, 161; J. S. Cone, 500. Total number of shares held by the Directors is 903 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama.....	\$23,200 00	\$27,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama .....	\$292,563 00	\$416,700 00
Shasta .....	33,640 00	59,800 00
Totals.....	\$326,203 00	\$476,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shasta County school bonds .....	\$7,400 00	\$7,400 00	\$7,400 00
Lassen County school bonds .....	1,050 00	1,050 00	1,050 00
Totals .....	\$8,450 00	\$8,450 00	\$8,450 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
75 shares Bank of Shasta County stock .....	\$7,500 00	\$5,900 00	\$7,500 00
2,505 shares Willows Water and Light Co. stock .....	50,100 00	15,000 00	20,000 00
Totals .....	\$57,600 00	\$20,900 00	\$27,500 00

## BANK COMMISSIONERS' EXAMINATION. (March 17, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$6,650 00	Capital paid up .....	\$300,000 00
Other real estate .....	22,000 00	Reserve fund .....	60,000 00
Invested in stocks, bonds, and warrants .....	8,665 46	Due depositors .....	358,783 03
Loans and discounts .....	710,289 58	Due banks and bankers .....	9,025 77
Cash balances .....	32,586 17	Interest collected .....	15,205 03
Due from banks and bankers .....	7,320 12	Rents, exchange, etc. ....	1,400 00
Furniture, fixtures, etc. ....	1,500 00	Dividends unpaid .....	238 50
Expenses, taxes, etc. ....	2,045 00	Profit and loss .....	46,679 00
Other assets .....	275 00		
Total resources .....	\$791,331 33	Total liabilities .....	\$791,331 33

## BANK OF NORTHERN CALIFORNIA—REDDING. (Incorp. April 23, 1888.)

## JANUARY STATEMENT.

EDWARD FRISBIE, President.

JOHN WM. HARE, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$6,961 65	Capital paid in coin .....	\$75,500 00
Miscellaneous bonds and stocks .....	200 00	Reserve fund .....	4,000 00
County warrants and school orders .....	8,479 75	Profit and loss and contingent fund .....	3,222 97
Loans on real estate .....	43,559 04	Due depositors .....	21,668 79
Loans on stocks, bonds, and warrants .....	2,600 00	Due banks and bankers .....	271 04
Loans on personal security .....	27,881 70		
Money on hand .....	11,448 31		
Due from banks and bankers .....	107 48		
Furniture and fixtures .....	3,424 87		
Total resources .....	\$104,662 80	Total liabilities .....	\$104,662 80



## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$75,500; amount paid in coin is \$75,500. The total number of shares of stock issued is 755 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each are as follows: Edward Frisbie, 180; James McCormick, 60; Thomas A. C. Dorland, 10; Nathaniel B. Frisbie (Frisbie Bros.), 50; Edward Sweeney, 10; John Wm. Hare, 10. Total number of shares held by the Directors is 320 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta .....	\$40,609 04	\$101,000 00
Lassen .....	500 00	4,000 00
Siskiyou .....	1,950 00	4,500 00
Tehama .....	500 00	2,000 00
Totals .....	\$43,559 04	\$111,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Redding Armory Hall Association stock .....	\$200 00	\$200 00	\$200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
30 shares Odd Fellows' Hall and Building Association stock .....	\$450 00	\$200 00	\$450 00
30 shares Shasta County Fruit Co. stock .....	600 00	200 00	600 00
25 shares The McCormick-Saeltzer Co. stock .....	2,500 00	200 00	2,500 00
166 shares Redding Land, Ditch, and Cattle Co. stock .....	16,600 00	2,000 00	8,300 00
Totals .....	\$20,150 00	\$2,600 00	\$11,850 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$6,961 65	Capital paid in coin .....	\$75,500 00
Miscellaneous bonds and stocks .....	200 00	Reserve fund .....	4,000 00
County warrants .....	3,296 60	Profit and loss and contingent fund .....	3,603 16
Loans on real estate .....	52,416 71	Due depositors .....	14,555 42
Loans on stocks, bonds, and warrants .....	2,500 00	Due banks and bankers .....	4,220 89
Loans on personal security .....	27,255 90		
Money on hand .....	6,026 71		
Furniture and fixtures .....	3,221 90		
Total resources .....	\$101,879 47	Total liabilities .....	\$101,879 47

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$75,500; amount paid in coin is \$75,500. The total number of shares of stock issued is 755 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edward Frisbie, 240; James McCormick, 60; E. L. Bailey, 50; W. L. Smith, 10; T. A. C. Dorland, 10. Total number of shares held by the Directors is 370 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta .....	\$48,866 71	\$125,000 00
Lassen .....	500 00	4,000 00
Siskiyou .....	3,050 00	8,060 00
Totals .....	\$52,416 71	\$137,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Redding Armory Hall Association stock .....	\$200 00	\$200 00	\$200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
30 shares Odd Fellows' Hall and Building Association stock .....	\$450 00	\$200 00	\$450 00
30 shares Shasta County Fruit Company stock .....	600 00	300 00	600 00
166 shares Redding Land, Ditch, and Cattle Company stock .....	16,600 00	2,000 00	8,300 00
Totals .....	\$17,650 00	\$2,500 00	\$9,350 00

## BANK COMMISSIONERS' EXAMINATION. (March 18, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$6,961 65	Capital paid up .....	\$75,500 00
Invested in stocks, bonds, and warrants .....	4,992 77	Reserve fund .....	4,000 00
Loans on real estate .....	44,139 04	Due depositors .....	14,334 19
Loans and discounts .....	36,302 24	Due banks and bankers .....	6,329 94
Cash balances .....	5,587 68	Interest collected .....	1,573 28
Due from banks and bankers .....	328 96	Rents, exchange, etc. ....	143 35
Furniture, fixtures, etc. ....	3,221 90		
Expenses, taxes, etc. ....	346 52		
Total resources .....	\$101,880 76	Total liabilities .....	\$101,880 76

# BANK OF SHASTA COUNTY—REDDING. (Incorp. February 24, 1884.)

## JANUARY STATEMENT.

CHAS. CADWALADER, President.

FRED. GROTEFEND, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$80,000 00
Real estate taken for debt .....	13,300 00	Reserve fund .....	8,000 00
Miscellaneous bonds and stocks .....	2,363 00	Profit and loss and contingent fund .....	4,905 70
County warrants .....	31,602 24	Due depositors .....	169,784 60
Loans on real estate .....	99,464 00	Due banks and bankers .....	55,731 01
Loans on stocks, bonds, and warrants .....	2,000 00		
Loans on personal security .....	146,392 79		
Money on hand .....	16,009 15		
Due from banks and bankers .....	1,775 13		
Furniture and fixtures .....	2,515 00		
Total resources .....	\$318,421 31	Total liabilities .....	\$318,421 31

### DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$80,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 800 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. Cadwalader, 45; C. C. Bush, 174; W. B. Cahoon, 20; W. C. Belcher, 50; E. A. Reid, 42. Total number of shares held by the Directors is 331 shares.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta .....	\$13,300 00	\$13,300 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta .....	\$74,864 00	\$195,000 00
Siskiyou .....	7,000 00	18,000 00
Lassen .....	16,300 00	55,000 00
Modoc .....	1,300 00	10,000 00
Totals .....	\$99,464 00	\$278,000 00

### AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shasta County scrip .....	\$31,602 24	\$31,602 24	\$31,602 24
School bonds .....	1,950 00	1,950 00	1,950 00
Redding water stock .....	213 00	213 00	213 00
Building stock .....	200 00	200 00	200 00
Totals .....	\$33,965 24	\$33,965 24	\$33,965 24

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Shasta County warrants.....	\$2,400 00	\$2,000 00	\$2,400 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$3,000 00	Capital paid in coin.....	\$80,000 00
Real estate taken for debt.....	13,300 00	Reserve fund.....	8,000 00
County warrants.....	7,304 43	Profit and loss and contingent fund.....	9,675 00
Loans on real estate.....	74,550 00	Due depositors.....	119,980 96
Loans on stocks, bonds, and warrants.....	2,000 00	Due banks and bankers.....	58,960 92
Loans on personal security....	159,682 98		
Money on hand.....	13,828 96		
Due from banks and bankers..	350 51		
Furniture and fixtures.....	2,600 00		
Total resources.....	\$276,616 88	Total liabilities.....	\$276,616 88

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$80,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 800 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles Cadwalader, 64; C. C. Bush, 184; W. B. Cahoon, 20; W. C. Belcher, 50; E. A. Reid, 42. Total number of shares held by the Directors is 360 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta.....	\$13,300 00	\$13,300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta.....	\$53,750 00	\$143,000 00
Modoc.....	1,300 00	10,000 00
Siskiyou.....	7,000 00	20,000 00
Lassen.....	12,500 00	29,500 00
Totals.....	\$74,550 00	\$202,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shasta County warrants.....	\$7,304 43	\$7,304 43	\$7,304 43

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Shasta County warrants.....	\$3,000 00	\$2,000 00	\$3,000 00

## BANK COMMISSIONERS' EXAMINATION. (March 17, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$3,000 00	Capital paid up.....	\$80,000 00
Other real estate.....	13,300 00	Reserve fund.....	8,000 00
Invested in stocks, bonds, and warrants.....	10,820 01	Due depositors.....	141,446 28
Loans and discounts.....	249,694 94	Due banks and bankers.....	66,551 73
Cash balances.....	19,865 65	Interest collected.....	3,039 39
Due from banks and bankers.....	556 80	Profit and loss.....	3,300 00
Furniture, fixtures, etc.....	2,515 00		
Expenses, taxes, etc.....	2,585 00		
Total resources.....	\$302,337 40	Total liabilities.....	\$302,337 40

## UNION BANK OF REDLANDS. (Incorp. March 10, 1887.)

## JANUARY STATEMENT.

CURTIS WELLS, President.

R. B. LANE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$3,250 00	Capital paid in coin.....	\$25,000 00
Loans on real estate.....	29,940 00	Reserve fund.....	4,000 00
Loans on stocks, bonds, and warrants.....	10,560 10	Profit and loss and contingent fund.....	2,952 88
Loans on other securities.....	20,433 63	Due depositors.....	98,143 04
Loans on personal security.....	26,402 23		
Money on hand.....	6,732 22		
Due from banks and bankers.....	29,634 72		
Furniture and fixtures.....	785 00		
Expenses and taxes.....	951 92		
Other assets.....	1,406 10		
Total resources.....	\$130,095 92	Total liabilities.....	\$130,095 92

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. J. Hayes, 70; Wm. Craig, 5; I. L. Lyon, 51; J. B. Rayner, 15; F. P. Meserve, 2; H. L. Sloan, 1; Lewis Jacobs, 10; R. B. Lane, 5; Curtis Wells, 128. Total number of shares held by the Directors is 287 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$29,940 00	\$72,900 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
80 shares Crafton Water Co. stock.....	\$27,050 00	\$10,560 10	\$29,845 00
41 shares Redlands Water Co. stock.....			
22 shares East Redlands Water Co. stock.....			
35 shares Domestic Water Co. stock.....			
105 shares Redlands Loan and Building Association stock.....			
185 certificates Bear Valley Land and Water Co. ....			

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Notes secured by mortgages, etc. ....	\$20,433 63	\$28,058 13

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$3,250 00	Capital paid in coin.....	\$50,000 00
County warrants.....	820 00	Reserve fund.....	4,500 00
Loans on real estate.....	40,678 88	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund.....	4,164 63
warrants.....	17,070 10	Due depositors.....	106,869 95
Loans on other securities			
(grain, etc.).....	23,383 63		
Loans on personal security...	36,563 84		
Money on hand.....	11,493 36		
Due from banks and bankers..	29,019 27		
Furniture and fixtures.....	500 00		
Expenses and taxes.....	649 96		
Other assets.....	2,105 54		
Total resources.....	\$165,534 58	Total liabilities.....	\$165,534 58

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. J. Hayes, 70; William Craig, 5; I. L. Lyon 51; J. B. Rayner, 15; F. P. Meserve, 2; Lewis Jacobs, 10; Curtis Wells, 93. Total number of shares held by the Directors is 246 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$40,678 88	\$99,200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
26 shares Redlands Water Company stock.....	\$32,100 00	\$17,070 10	\$29,812 00
20 shares East Redlands Water Company stock.....			
152 shares Crafton Water Company stock.....			
45 shares Domestic Water Company stock.....			
49 shares Redlands Heights Water Co. stock.....			
10 shares Lugonia Water Company stock.....			
3 shares Union Bank stock.....			
10 shares Redlands Building Association stock.....			
United States 4 per cent bonds.....			

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Notes secured by mortgages, etc. ....	\$23,383 63	\$36,135 50

## BANK COMMISSIONERS' EXAMINATION. (May 14, 1891.)

Resources.		Liabilities.	
Bank premises.....	3,250 00	Capital paid up.....	\$50,000 00
Loans and discounts.....	112,054 04	Reserve fund.....	4,500 00
Cash balances.....	9,229 94	Due depositors.....	121,965 59
Due from banks and bankers.....	52,050 75	Profit and loss.....	730 94
Furniture, fixtures, etc.....	500 00		
Expenses, taxes, etc.....	111 80		
Total resources.....	\$177,196 53	Total liabilities.....	\$177,196 53

## RIVERSIDE BANKING COMPANY. (Incorp. February 12, 1885.)

## JANUARY STATEMENT.

A. KEITH, President.

E. C. DYER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$30,486 82	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	12,174 06	Reserve fund.....	60,000 00
Miscellaneous bonds and stocks.....	30,090 00	Profit and loss and contingent fund.....	36,375 70
Loans on real estate.....	91,956 02	Due depositors.....	725,186 37
Loans on personal security.....	758,240 54	Due banks and bankers.....	132,154 78
Money on hand.....	129,805 42		
Due from banks and bankers.....	82,780 21		
Furniture and fixtures.....	3,618 35		
Expenses.....	14,545 43		
Total resources.....	\$1,153,696 85	Total liabilities.....	\$1,153,696 85

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Dyer, 500; O. T. Dyer, 450; A. Keith, 200; J. A. Brenneman, 200; Orrin Backus, 115; E. C. Dyer, 35; C. J. Gill, 10. Total number of shares held by the Directors is 1,510 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$12,174 06	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$91,956 02	\$300,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Marble Lime Company stock.....	\$65,000 00	\$16,750 00	\$16,750 00
Southern California Insurance Company stock.....	5,000 00	5,175 00	5,175 00
Inter-Ocean Cold Storage Company stock.....	2,500 00	2,500 00	2,500 00
Riverside Fruit Company stock.....	5,000 00	5,000 00	5,000 00
Riverside Building and Loan Association stock.....	665 00	665 00	665 00
Totals.....	\$78,165 00	\$30,090 00	\$30,090 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$30,486 82	Capital paid in coin.....	\$200,000 00
Real estate taken for debt .....	8,924 06	Reserve fund .....	60,000 00
Miscellaneous bonds and stocks.....	55,090 00	Profit and loss and contingent fund.....	15,444 80
Loans on real estate .....	123,592 98	Due depositors.....	722,290 11
Loans on personal security, including overdrafts.....	728,654 65	Due banks and bankers .....	104,783 54
Money on hand.....	108,480 00	Dividends unpaid.....	1,360 00
Due from banks and bankers.....	40,018 25		
Furniture and fixtures.....	3,920 25		
Expenses .....	4,711 44		
Total resources.....	\$1,103,878 45	Total liabilities .....	\$1,103,878 45

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Dyer, 500; O. T. Dyer, 450; A. Keith, 200; J. A. Brennehan, 200; Orrin Backus, 115; E. C. Dyer, 35; C. J. Gill, 10. Total number of shares held by the Directors 1,510 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$8,924 06	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$123,592 98	\$350,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
California Marble and Building Stone Co. stock	\$65,000 00	16,750 00	\$16,750 00
Southern California Insurance Co. stock .....	5,000 00	5,175 00	5,175 00
Inter-Ocean Cold Storage Co. stock.....	2,500 00	2,500 00	2,500 00
Riverside Fruit Co. stock.....	5,000 00	5,000 00	5,000 00
Riverside Building and Loan Association stock	665 00	665 00	665 00
Mohawk Canal and Improvement Co. stock.....	25,000 00	25,000 00	25,000 00
Totals .....	\$103,165 00	\$55,090 00	\$55,000 00

## BANK COMMISSIONERS' EXAMINATION. (May 14, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$30,486 82	Capital paid up.....	\$20,000 00
Other real estate.....	8,924 06	Reserve fund.....	60,000 00
Invested in stocks, bonds, and warrants.....	30,090 00	Due depositors.....	704,312 88
Loans on real estate.....	97,248 24	Due banks and bankers.....	99,663 26
Loans and discounts.....	774,968 14	Interest collected.....	6,036 54
Cash balances.....	72,030 63	Rents, exchange, etc.....	735 60
Due from banks and bankers.....	49,574 85	Dividends unpaid.....	1,360 00
Furniture, fixtures, etc.....	3,920 25	Profit and loss.....	418 53
Expenses, taxes, etc.....	3,201 50		
Other assets.....	2,082 32		
Total resources.....	\$1,072,526 81	Total liabilities.....	\$1,072,526 81

## CALIFORNIA STATE BANK—SACRAMENTO. (Incorp. April 10, 1882.)

## JANUARY STATEMENT.

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.		Liabilities.	
Bank premises, including safe deposit vaults.....	\$116,471 73	Capital paid in coin.....	\$250,000 00
Miscellaneous bonds and stocks.....	11,000 00	Reserve fund.....	100,000 00
County warrants.....	2,339 76	Profit and loss and contingent fund.....	15,000 00
Loans on real estate.....	278,258 53	Due depositors.....	789,245 84
Loans on stocks, bonds, and warrants.....	62,937 88	Due banks and bankers.....	178,412 80
Loans on other securities (grain, etc.).....	42,491 91	Dividends unpaid.....	8,000 00
Loans on personal security.....	618,309 42	Other liabilities.....	1,806 70
Money on hand.....	178,707 15		
Due from banks and bankers.....	16,721 50		
Furniture and fixtures.....	9,000 00		
Other assets.....	6,227 46		
Total resources.....	\$1,342,465 34	Total liabilities.....	\$1,342,465 34

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 3,150; Joseph Steffens, 400; Frederick Cox, 200; C. W. Clarke, 200; Geo. C. Perkins, 200; Justus Greely, 200; W. E. Gerber, 150. Total number of shares held by the Directors is 4,500 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento .....	\$153,541 18	\$247,600 00
Butte .....	5,000 00	9,000 00
Lassen .....	1,305 60	5,000 00
Placer .....	7,450 00	38,000 00
Santa Clara .....	2,500 00	5,000 00
Tehama .....	85,000 00	150,000 00
Yolo .....	23,461 75	40,000 00
Totals .....	\$278,258 53	\$494,600 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Sacramento City Street Improvement bonds .....	\$10,000 00	\$10,000 00
Sacramento City Street Improvement Company stock .....	1,000 00	1,000 00
Sacramento County warrants .....	2,269 76	2,269 76
Sutter County warrants .....	70 00	70 00
Totals .....	\$13,339 76	\$13,339 76

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Buffalo Brewing Company stock .....	\$60,000 00	\$22,102 96	\$60,000 00
Sacramento Bank stock .....	48,000 00	33,341 94	48,000 00
Building and Loan stock .....	5,200 00	3,000 38	5,200 00
Other stocks .....	3,000 00	1,218 31	3,000 00
United States bonds .....	3,000 00	3,274 29	3,600 00
Totals .....	\$119,200 00	\$62,937 88	\$119,800 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wines, brandies, and cooperage .....	\$42,491 91	\$100,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$118,336 99	Capital paid in coin .....	\$250,000 00
Miscellaneous bonds and stocks .....	22,200 00	Reserve fund .....	100,000 00
Loans on real estate .....	247,005 81	Profit and loss and contingent fund .....	25,000 00
Loans on stocks, bonds, and warrants .....	54,945 58	Due depositors .....	834,836 31
Loans on other securities (grain, etc.) .....	40,500 00	Due banks and bankers .....	217,232 79
Loans on personal security .....	723,402 46	Dividends unpaid .....	10,000 00
Money on hand .....	181,202 88	Other liabilities .....	484 73
Due from banks and bankers .....	35,466 78		
Furniture and fixtures .....	9,057 50		
Items in course of collection .....	3,751 12		
Telegraph line .....	1,684 71		
Total resources .....	\$1,437,553 83	Total liabilities .....	\$1,437,553 83

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 2,776; Frederick Cox, 200; C. W. Clarke, 200; Joseph Steffens, 400; Geo. C. Perkins, 200; Norman Rideout, 100; W. E. Gerber, 150. Total number of shares held by the Directors is 4,026 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento .....	\$124,738 46	\$217,200 00
Santa Clara .....	2,500 00	5,000 00
Tehama .....	85,000 00	150,000 00
Lassen .....	1,305 60	5,000 00
Placer .....	10,000 00	31,000 00
Yolo .....	23,461 75	40,000 00
Totals .....	\$247,005 81	\$448,200 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Sacramento Street Improvement bonds .....	\$21,000 00
Sacramento Street Improvement Co. stock .....	1,000 00
Sacramento Swimming Bath stock .....	200 00
Totals .....	\$22,200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Buffalo Brewing Co. stock .....	\$15,123 67	\$32,400 00
Sacramento Bank stock .....	33,491 94	48,000 00
Building and Loan stock .....	4,350 00	7,150 00
United States bonds .....	1,979 97	3,000 00
Totals .....	\$54,945 58	\$90,550 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wines, brandies, and cooperage .....	\$40,500 00	\$40,000 00

## BANK COMMISSIONERS' EXAMINATION. (August 6, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$95,710 33	Capital paid up .....	\$200,000 00
Invested in stocks, bonds, and warrants .....	2,184 71	Reserve fund .....	90,000 00
Loans and discounts .....	994,886 39	Due depositors .....	889,753 34
Cash balances .....	124,675 00	Due banks and bankers .....	80,977 99
Due from banks and bankers ..	50,147 90	Interest collected .....	5,840 19
Furniture, fixtures, etc. ....	2,426 75	Rents, exchange, etc. ....	248 17
Expenses, taxes, etc. ....	2,580 38	Profit and loss .....	13,000 00
Other assets .....	7,208 23		
Total resources .....	\$1,279,819 69	Total liabilities .....	\$1,279,819 69

## BANK OF ST. HELENA. (Incorp. August 9, 1882.)

## JANUARY STATEMENT.

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$10,425 00	Capital paid in coin .....	\$100,000 00
County warrants .....	517 15	Profit and loss and contingent fund .....	10,215 05
Loans on real estate .....	55,231 00	Due depositors .....	71,346 11
Loans on other securities (wines and cooperage) .....	29,881 50	Due banks and bankers .....	86 50
Loans on personal security ..	60,665 20	Dividends unpaid .....	430 71
Money on hand .....	10,347 58		
Due from banks and bankers ..	12,010 94		
Furniture and fixtures .....	3,000 00		
Total resources .....	\$182,078 37	Total liabilities .....	\$182,078 37

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. J. Lewelling, 110; C. E. Davis, 96; J. B. Atkinson, 50; S. Ewer, 10; W. J. G. Dawson, 17; W. W. Lyman, 13; William Giselman, trustee, 295; S. C. Hastings, 5; I. J. Newkirk, 16; Charles Thompson, 10; William Peterson, 5. Total number of shares held by the Directors is 627 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$51,425 00	\$94,800 00
Lake .....	534 00	720 00
Alameda .....	3,272 00	3,000 00
Totals .....	\$55,231 00	\$98,520 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wines and cooperage in wine cellars .....	\$29,881 50	\$41,300 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$10,425 00	Capital paid in coin .....	\$100,000 00
County warrants .....	455 75	Profit and loss and contin-	
Loans on real estate .....	55,481 00	gent fund .....	13,410 99
Loans on other securities		Due depositors .....	83,698 08
(wines and cooperage) .....	23,244 70	Dividends unpaid .....	371 21
Loans on personal security ..	74,007 42		
Money on hand .....	11,496 53		
Due from banks and bankers ..	19,369 88		
Furniture and fixtures .....	3,000 00		
Total resources .....	\$197,480 28	Total liabilities .....	\$197,480 28

## DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows: H. J. Lewelling, 110; C. E. Davis, 96; William Giselman, trustee, 295; J. B. Atkinson, 50; W. J. G. Dawson, 17; I. J. Newkirk, 16; S. Ewer, 10; W. W. Lyman, 13; Charles Thompson, 10; W. Peterson, 5; S. C. Hastings, 5. Total number of shares held by the Directors is 627 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$51,675 00	\$89,000 00
Lake .....	534 00	720 00
Alameda .....	3,272 00	3,000 00
Totals .....	\$55,481 00	\$92,720 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wines, brandy, and cooperage in cellars.....	\$23,244 70	\$39,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 17, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$10,425 00	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants.....	81 20	Due depositors.....	64,346 57
Loans and discounts.....	148,436 45	Due banks and bankers.....	5,211 67
Cash balances.....	13,381 86	Interest collected.....	614 40
Due from banks and bankers.....	1,659 98	Rents, exchange, etc.....	28 10
Furniture, fixtures, etc.....	3,000 00	Dividends unpaid.....	964 46
Expenses, taxes, etc.....	19 50	Profit and loss.....	5,838 79
Total resources.....	\$177,003 99	Total liabilities.....	\$177,003 99

## MONTEREY COUNTY BANK—SALINAS CITY. (Incorp. October 17, 1890.)

## JANUARY STATEMENT.

WM. VANDERHURST, President.

LUTHER RODGERS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$17,805 10	Capital paid in coin.....	\$60,000 00
Loans on real estate.....	32,950 00	Due depositors.....	137,448 09
Loans on personal security.....	30,517 67	Other liabilities.....	178 61
Money on hand.....	38,019 29		
Due from banks and bankers.....	75,729 63		
Furniture and fixtures.....	1,619 75		
Expenses.....	985 26		
Total resources.....	\$197,626 70	Total liabilities.....	\$197,626 70

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$60,000. The amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Vanderhurst, 10; James B. Iverson, 40; Charles Ford, 10; Francis Doud, 125; R. L. Porter, 10; C. T. Romie, 50; J. H. McDougall, 100. Total number of shares held by the Directors is 345 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey.....	\$32,950 00	\$133,870 00



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$18,100 00	Capital paid in coin.....	\$80,000 00
County warrants.....	220 15	Due depositors.....	102,380 28
Loans on real estate.....	52,325 00	Due banks and bankers.....	5,183 67
Loans on personal security.....	89,068 48	Interest collected.....	1,204 02
Money on hand.....	20,404 58	Rents and exchange.....	401 55
Due from banks and bankers..	4,431 10		
Furniture and fixtures.....	1,900 00		
Expenses.....	2,720 21		
Total resources.....	\$189,169 52	Total liabilities.....	\$189,169 52

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$80,000. The amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: William Vanderhurst, 10; James B. Iverson, 40; M. Lynn, 100; Francis Doud, 125; Robert L. Porter, 10; Charles T. Romie, 50; James H. McDougall, 100. Total number of shares held by the Directors is 435 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey.....	\$52,325 00	\$160,900 00

## BANK COMMISSIONERS' EXAMINATION. (June 16, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$18,100 00	Capital paid up.....	\$80,000 00
Invested in stocks, bonds, and warrants.....	159 90	Due depositors.....	90,919 21
Loans and discounts.....	127,462 37	Due banks and bankers.....	858 78
Cash balances.....	18,193 50	Interest collected.....	996 50
Due from banks and bankers..	4,842 36	Rents, exchange, etc.....	379 85
Furniture, fixtures, etc.....	1,900 00		
Expenses, taxes, etc.....	2,496 21		
Total resources.....	\$173,154 34	Total liabilities.....	\$173,154 34

## SALINAS CITY BANK. (Incorp. May 10, 1873.)

## JANUARY STATEMENT.

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	8,857 46	Profit and loss and contingent fund .....	85,000 00
Loans on real estate .....	220,049 83	Due depositors .....	372,579 11
Loans on stocks, bonds, and warrants .....	75,171 65	Due banks and bankers .....	159 49
Loans on other securities (grain, etc.) .....	234,569 02	Dividends unpaid .....	7,500 00
Loans on personal security .....	141,871 55	Interest collected .....	26,206 94
Money on hand .....	43,872 80	Discount and exchange collected .....	901 96
Due from banks and bankers .....	45,258 25	Rents collected .....	1,219 50
Expenses .....	10,916 44		
Total resources .....	\$793,567 00	Total liabilities .....	\$793,567 00

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Carr, 750; A. B. Jackson, 150; J. A. McDougall, 100; Thomas Rea, 225; E. Archer, 75. Total number of shares held by the Directors is 1,300 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey .....	\$8,857 46	\$16,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$216,676 58	\$325,000 00
San Benito .....	3,373 25	6,000 00
Totals .....	\$220,049 83	\$331,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Salinas Valley Warehouse Association stock ..	\$40,000 00	\$10,951 65	\$40,000 00
Central Milling Company stock .....	15,000 00	14,220 00	15,000 00
Salinas City Bank stock .....	50,000 00	50,000 00	60,000 00
Totals .....	\$105,000 00	\$75,171 65	\$115,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat and barley .....	\$234,569 02	\$250,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	11,675 84	Profit and loss and contin- gent fund .....	85,000 00
Miscellaneous bonds and stocks .....	5,000 00	Due depositors .....	264,443 42
County warrants .....	32 61	Dividends unpaid .....	7,500 00
Loans on real estate .....	237,737 92	Interest collected .....	14,890 09
Loans on stocks, bonds, and warrants .....	79,135 00	Discount and exchange .....	216 34
Loans on other securities (grain, etc.) .....	60,070 00	Rent .....	659 60
Loans on personal security .....	158,785 55	Suspense account .....	172 50
Money on hand .....	34,136 89		
Due from banks and bankers .....	69,320 20		
Expenses .....	3,987 94		
Total resources .....	\$672,881 95	Total liabilities .....	\$672,881 95

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Carr, 750; A. B. Jackson, 150; J. H. McDougall, 100; Thomas Rea, 225; Elisha Archer, 75. Total number of shares held by the Directors is 1,300 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey .....	\$11,675 84	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$234,937 92	\$350,000 00
San Benito .....	2,800 00	5,000 00
Totals .....	\$237,737 92	\$355,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
50 shares Donohoe-Kelly Banking Co. stock ..	\$5,000 00	\$5,000 00	\$5,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
350 shares Salinas City Bank stock.....	\$35,000 00	\$35,000 00	\$50,000 00
150 shares Salinas Valley Warehouse Association stock.....	15,000 00	13,000 00	15,000 00
100 shares Salinas Valley Warehouse Association stock.....	10,000 00	1,135 00	10,000 00
340 shares Central Milling Co. stock.....	34,000 00	30,000 00	34,000 00
Totals.....	\$94,000 00	\$79,135 00	\$109,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Mustard.....	\$185 00	\$225 00
Wheat.....	59,885 00	65,885 00
Totals.....	\$60,070 00	\$66,110 00

## BANK COMMISSIONERS' EXAMINATION. (October 9, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid up.....	\$300,000 00
Other real estate.....	8,857 46	Due depositors.....	387,776 81
Invested in stocks, bonds, and warrants.....	6,317 96	Due banks and bankers.....	159 49
Loans on real estate.....	223,899 77	Interest collected.....	16,076 80
Loans and discounts.....	368,824 08	Rents, exchange, etc.....	1,645 93
Cash balances.....	35,504 23	Profit and loss.....	85,000 00
Due from banks and bankers..	129,600 11		
Expenses, taxes, etc.....	4,655 42		
Total resources.....	\$790,659 03	Total liabilities.....	\$790,659 03

## BANK OF SANGER. (Incorp. October 4, 1890.)

## JANUARY STATEMENT.

A. KUTNER, President.

C. B. PRESSLEY, Cashier.

Resources.		Liabilities.	
County warrants.....	\$68 00	Capital paid in coin.....	\$20,000 00
Loans on personal security....	5,620 87	Profit and loss and contingent fund.....	17 71
Money on hand.....	8,333 30	Due depositors.....	6,633 19
Due from banks and bankers..	11,247 93		
Furniture and fixtures.....	941 27		
Expenses.....	439 53		
Total resources.....	\$26,650 90	Total liabilities.....	\$26,650 90

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 155; S. Frankenau, 100; H. W. Chase, 100; W. W. Phillips, 95; C. B. Pressley, 25. Total number of shares held by the Directors is 475 shares.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$68 00	\$68 00	\$68 00

## JULY STATEMENT.

Resources.		Liabilities.	
County warrants .....	\$36 00	Capital paid in coin .....	\$20,000 00
Loans on real estate .....	2,500 00	Due depositors .....	25,259 42
Loans on personal security .....	37,301 79	Due banks and bankers .....	1,669 48
Money on hand .....	4,628 55	Interest collected .....	1,215 87
Due from banks and bankers .....	502 91	Exchange .....	219 42
Furniture and fixtures .....	1,047 37		
Expenses .....	2,152 06		
Taxes .....	195 51		
Total resources .....	\$48,364 19	Total liabilities .....	\$48,364 19

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 155; Sig. Frankenau, 100; H. W. Chase, 100; W. W. Phillips, 50; C. B. Pressley, 35. Total number of shares held by the Directors is 440 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$2,500 00	\$15,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
School order .....	\$36 00	\$36 00



## BANK COMMISSIONERS' EXAMINATION. (February 4, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$154 50	Capital paid up.....	\$20,000 00
Loans and discounts.....	9,127 82	Due depositors.....	20,765 66
Cash balances.....	7,535 10	Interest collected.....	8 69
Due from banks and bankers.....	22,096 26	Rents, exchange, etc.....	45 73
Furniture, fixtures, etc.....	1,047 37		
Expenses, taxes, etc.....	859 03		
Total resources.....	\$40,820 08	Total liabilities.....	\$40,820 08

FARMERS EXCHANGE BANK OF SAN BERNARDINO. (Incorp.  
May 16, 1881.)

## JANUARY STATEMENT.

H. L. DREW, President.

S. F. ZÓMBRO, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$67,939 06	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	12,360 55	Reserve fund.....	100,000 00
County warrants.....	468 02	Profit and loss and contingent fund.....	13,190 61
Loans on real estate.....	66,291 03	Due depositors.....	367,399 23
Loans on stocks, bonds, and warrants.....	42,184 17	Due banks and bankers.....	761 51
Loans on other securities (grain, etc.).....	4,800 00	Dividends unpaid.....	2,000 00
Loans on personal security.....	217,833 79		
Money on hand.....	45,193 45		
Due from banks and bankers.....	57,747 93		
Furniture and fixtures.....	7,130 48		
Other assets.....	11,402 92		
Total resources.....	\$533,351 40	Total liabilities.....	\$533,351 40

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Richard Gird, 229½; John Andreson, 34½; C. Kurtz, 34½; M. Byrne, 30; N. S. McAbee, 88; Frank Hinckley, 30; H. L. Drew, 214½. Total number of shares held by the Directors is 660¾ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$12,360 55	\$12,360 55

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$66,291 03	\$150,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San Bernardino Artificial Stone and Improve- ment Co. stock .....	\$17,820 00	\$600 00	\$12,000 00
Lytle Creek Water Co. stock .....	1,700 00	525 00	2,400 00
North Fork Water Co. stock .....	5,000 00	1,200 00	2,000 00
Lugonia Water Co. stock .....	3,800 00	3,000 00	3,800 00
Mill Creek Land and Water Co. stock .....	3,110 00	2,000 00	3,100 00
Colton Land and Water Co. stock .....		300 00	1,000 00
Arrowhead Hot Springs Hotel Co. stock .....		9,000 00	9,000 00
Banning Land Co. stock .....	37,400 00	1,000 00	1,000 00
Etiwanda Water Co. stock .....	2,000 00	650 00	650 00
San Bernardino Land and Building Ass'n stock .....			
City Street Railroad Co. stock .....	2,000 00		
Savings Bank of San Bernardino stock .....	3,400 00	10,000 00	12,000 00
Farmers Exchange Bank stock .....	3,400 00		
San Bernardino Hotel Building Ass'n stock .....	5,000 00		
Farmers Exchange Bank stock .....	5,500 00		
Redlands Land Co. stock .....	4,500 00	2,134 17	2,200 00
Semi-Tropic Land and Water Co. stock .....	9,500 00	1,775 00	2,000 00
Totals .....	\$104,130 00	\$42,184 17	\$62,150 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat and barley).....	\$4,800 00	\$8,000 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate taken for debt .....	Reserve fund .....
County warrants .....	Profit and loss and contin- gent fund .....
Loans on real estate .....	Due depositors .....
Loans on stocks, bonds, and warrants .....	Due banks and bankers .....
Loans on personal security .....	
Money on hand .....	
Due from banks and bankers .....	
Furniture and fixtures .....	
Other assets .....	
Total resources .....	Total liabilities .....

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Richard Gird, 229 $\frac{1}{2}$ ; John Anderson, 34 $\frac{1}{2}$ ; M. Byrne, 30; N. S. McAbee, 122 $\frac{1}{2}$ ; H. L. Drew, 314 $\frac{3}{4}$ ; James Fleming, 34 $\frac{1}{4}$ . Total number of shares held by the Directors is 765 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$15,557 80	\$15,557 80

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$62,415 60	\$109,850 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Lytle Creek Water Company stock.....	\$1,700 00	\$524 39	\$3,400 00
Colton Land and Water Company stock.....	3,110 00	2,000 00	2,000 00
Arrowhead Springs Hotel Company stock.....	-----	300 00	1,000 00
Redlands Land Company stock.....	4,500 00	2,134 17	2,200 00
San Bernardino Land and Building Ass'n stock.....	-----	1,084 00	1,200 00
San Bernardino Hotel Building Ass'n stock.....	5,000 00	6,000 00	12,000 00
Farmers Exchange Bank stock.....	3,400 00		
Savings Bank stock.....	3,400 00		
City Street Railroad Company stock.....	2,000 00		
Banning Land Company stock.....	37,400 00	9,000 00	9,000 00
Farmers Exchange Bank stock.....	5,500 00	10,500 00	10,500 00
San Bernardino Artificial S. and I. Co. stock.....	17,820 00	600 00	2,000 00
Semi-Tropic Land and Water Company stock.....	9,500 00	1,775 00	2,000 00
Etiwanda Water Company stock.....	4,000 00	1,200 00	1,600 00
North Fork Water Company stock.....	13,000 00	2,100 00	6,000 00
Mt. Vernon Orange Grove and Fruit Co. stock.....	700 00	400 00	400 00
Totals.....	\$101,030 00	\$37,617 56	\$53,300 00

## BANK COMMISSIONERS' EXAMINATION. (May 12, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$68,221 21	Capital paid up.....	\$50,000 00
Other real estate.....	13,860 55	Reserve fund.....	100,000 00
Invested in stocks, bonds, and warrants.....	586 48	Due depositors.....	344,227 90
Loans and discounts.....	340,277 44	Rents, exchange, etc.....	1,166 86
Cash balances.....	25,189 40	Dividends unpaid.....	2,000 00
Due from banks and bankers.....	38,646 51	Profit and loss.....	424 31
Furniture, fixtures, etc.....	7,130 48		
Expenses, taxes, etc.....	3,544 25		
Other assets.....	362 75		
Total resources.....	\$497,819 07	Total liabilities.....	\$497,819 07

## BANK OF VENTURA—SAN BUENAVENTURA. (Incorp. September 19, 1874.)

## JANUARY STATEMENT.

E. P. FOSTER, President.

J. A. WALKER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$5,000 00	Capital paid in coin.....	\$100,000 00
County warrants.....	735 35	Reserve fund.....	59,123 88
Loans on real estate.....	73,444 40	Due depositors.....	266,703 75
Loans on other securities (grain, etc.).....	57,181 59	Due banks and bankers.....	2,167 16
Loans on personal security...	180,146 31		
Money on hand.....	37,758 85		
Due from banks and bankers..	72,728 29		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$427,994 79	Total liabilities.....	\$427,994 79

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: W. S. Chaffee, 30; E. P. Foster, 591; J. A. Walker, 220; A. Bernheim, 420; Charles Williams, 30; L. C. McKeeby, 125; J. H. Chaffee, 40. Total number of shares held by the Directors is 1,456 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$73,444 40	\$125,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Ventura County warrants.....	\$735 35	\$735 35	\$735 35

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and other good collaterals.....	\$57,181 59	\$75,000 00
Personal security .....	180,146 31	
Totals .....	\$237,327 90	

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$5,000 00	Capital paid in coin.....	\$100,000 00
Other real estate.....	12,666 22	Reserve fund.....	66,823 47
County warrants.....	72 00	Due depositors.....	179,818 02
Loans on real estate.....	78,861 85		
Loans on personal security....	210,288 58		
Money on hand.....	23,289 10		
Due from banks and bankers..	15,463 74		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$346,641 49	Total liabilities.....	\$346,641 49

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: E. P. Foster, 591; A. Bernheim, 420; J. A. Walker, 220; L. C. McKeeby, 125; C. Williams, 30; W. S. Chaffee, 30; J. H. Chaffee, 40. Total number of shares held by the Directors is 1,456 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$78,861 85	\$150,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Personal security.....	\$210,288 58

## BANK COMMISSIONERS' EXAMINATION. (April 11, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$12,920 40	Capital paid up.....	\$100,000 00
Loans and discounts.....	291,527 79	Due depositors.....	181,055 56
Cash balances.....	25,196 88	Interest collected.....	1,722 57
Due from banks and bankers..	12,881 38	Rents, exchange, etc.....	4 17
Furniture, fixtures, etc.....	1,000 00	Profit and loss.....	60,786 30
Expenses, taxes, etc.....	42 15		
Total resources.....	\$343,568 60	Total liabilities.....	\$343,568 60



## BANK OF COMMERCE—SAN DIEGO. (Incorp. September 24, 1887.)

## JANUARY STATEMENT.

JOHN LONG, President.

G. W. JORRES, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$51,017 92	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	594 96	Profit and loss and contingent fund .....	9,960 32
Miscellaneous bonds and stocks.....	28,000 00	Due depositors.....	133,318 83
County warrants.....	12,380 88		
Loans on personal security....	73,978 55		
Money on hand.....	47,076 59		
Due from banks and bankers..	18,600 80		
Furniture and fixtures.....	4,179 50		
Expenses, taxes, etc.....	7,449 95		
Total resources .....	\$243,279 15	Total liabilities .....	\$243,279 15

## DETAILS.

The amount of authorized capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John Long, 310; R. M. Powers, 285; E. S. Torrance, 60; J. F. Sinks, 40; G. W. Jorres, 25; M. German, 10; H. P. Whitney, 5. Total number of shares held by the Directors is 735 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$594 96	\$1,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Diego Gas and Electric Light bonds .....	\$28,000 00	\$28,000 00	\$28,000 00
San Diego County warrants .....	12,380 88	12,380 88	12,380 88
Totals .....	\$40,380 88	\$40,380 88	\$40,380 88

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$51,017 92	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	594 96	Profit and loss and contingent fund .....	8,119 15
Miscellaneous bonds and stocks.....	28,000 00	Due depositors.....	129,096 47
County warrants.....	3,381 06	Due banks and bankers.....	7,581 12
Loans on personal security....	99,135 93		
Money on hand.....	31,680 68		
Due from banks and bankers..	23,833 60		
Furniture and fixtures.....	4,179 50		
Expenses and taxes paid.....	2,973 09		
Total resources .....	\$244,796 74	Total liabilities .....	\$244,796 74

## DETAILS.

The amount of authorized capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John Long, 300; R. M. Powers, 315; G. W. Jorres, 25; M. German, 10; E. S. Torrance, 60; John F. Sinks, 40; J. A. Flint, 10. Total number of shares held by the Directors is 760 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$594 96	\$1,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Diego Gas and Electric Light bonds .....	\$28,000 00	\$28,000 00	\$28,000 00
San Diego City warrants .....	3,381 06	3,381 06	3,381 06
Totals .....	\$31,381 06	\$31,381 06	\$31,381 06

## BANK COMMISSIONERS' EXAMINATION. (May 19, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$51,017 92	Capital paid up .....	\$100,000 00
Other real estate .....	594 96	Due depositors .....	122,015 14
Invested in stocks, bonds, and warrants .....	31,642 98	Due banks and bankers .....	6 91
Loans and discounts .....	94,014 24	Interest collected .....	2,621 28
Cash balances .....	25,574 28	Rents, exchange, etc. ....	230 00
Due from banks and bankers .....	17,827 27	Profit and loss .....	2,510 37
Furniture, fixtures, etc. ....	4,179 50		
Expenses, taxes, etc. ....	2,532 55		
Total resources .....	\$227,383 70	Total liabilities .....	\$227,383 70

AMERICAN BANK AND TRUST COMPANY—SAN FRANCISCO.  
(Incorp. December 8, 1887.)

## JANUARY STATEMENT.

S. A. MARSHALL, President.

JAS. J. FAGAN, Cashier.

Resources.		Liabilities.	
Loans on securities .....	\$106,653 50	Capital paid in coin .....	\$300,000 00
Loans on personal security .....	331,807 07	Reserve fund .....	10,000 00
Money on hand .....	151,375 09	Profit and loss and contin- gent fund .....	9,978 30
Due from banks and bankers .....	9,735 82	Due depositors .....	281,818 99
Furniture and fixtures .....	2,225 81		
Total resources .....	\$601,797 29	Total liabilities .....	\$601,797 29

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. A. Marshall, 1,079; F. L. Turpin, 60; John W. Farren, 60; O. D. Baldwin, 118; David Kerr, 60; Abner Doble, 50; John R. Sims, 60. Total number of shares held by the Directors is 1,497 shares.

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Sundry stocks, bonds, warehouse receipts, etc. ....	\$106,653 50	\$200,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$2,128 60	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds and stocks.....	5,100 00	Reserve fund .....	20,000 00
Loans on stocks, bonds, and warrants.....	232,213 00	Profit and loss and contin- gent fund.....	9,964 42
Loans on personal security ...	313,156 79	Due depositors.....	330,796 66
Money on hand.....	77,783 90		
Due from banks and bankers..	28,152 98		
Furniture and fixtures.....	2,225 81		
Total resources.....	\$660,761 08	Total liabilities .....	\$660,761 08

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. A. Marshall, 1,079; O. D. Baldwin, 118; Behrend Joost, 24; Abner Doble, 60; J. W. Farren, 60; F. L. Turpin, 60; David Kerr, 60. Total number of shares held by the Directors is 1,461 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Portland, Oregon .....	\$2,128 60	\$2,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sundry stocks .....	\$12,000 00	\$5,100 00	\$6,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, etc.....	\$232,213 00	\$400,000 00

## BANK COMMISSIONERS' EXAMINATION. (June 24, 1891.)

Resources.		Liabilities.	
Real estate.....	\$2,128 60	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants.....	5,100 00	Reserve fund.....	10,000 00
Loans and discounts.....	433,517 23	Due depositors.....	215,155 06
Cash balances.....	79,703 16	Interest collected.....	23,851 43
Due from banks and bankers.....	21,997 70	Rents, exchange, etc.....	735 21
Furniture, fixtures, etc.....	2,225 81	Profit and loss.....	753 17
Expenses, taxes, etc.....	5,822 37		
Total resources.....	\$550,494 87	Total liabilities.....	\$550,494 87

## SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED). (Incorp. April 5, 1873.)

## JANUARY STATEMENT.

IGN. STEINHART, Manager.

P. N. LILIENTHAL, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$81,422 72	Due head office, London.....	\$5,304,369 95
Real estate taken for debt.....	9,201 00	Profit and loss and contingent fund.....	175,338 33
Loans on real estate.....	424,038 15	Due depositors.....	3,093,467 09
Loans on stocks, bonds, and warrants.....	316,114 86	Due banks and bankers.....	585,171 32
Loans on other securities (grain, etc.).....	546,807 26	Other liabilities.....	26,560 33
Loans on personal security.....	3,162,480 45		
Money on hand.....	2,086,254 63		
Due from banks and bankers.....	802,800 81		
Furniture and fixtures.....	8,621 41		
Due on letters of credit.....	1,175,902 58		
Bullion on hand and in transit.....	571,263 15		
Total resources.....	\$9,184,907 02	Total liabilities.....	\$9,184,907 02

## DETAILS.

The amount of capital stock is \$6,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$1,501,500. The total number of shares of stock issued is 29,970 ordinary and 600 deferred; the amount paid on each share of stock is £10 ordinary and £1 deferred.

The names of the Directors are as follows: Isaac Seligman, E. H. Lushington, H. H. Fowler, I. S. Montefiore, J. Simon. As the stock books are kept in London, we have no knowledge of how many shares are owned by the Directors.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco.....	\$2,000 00
Fresno.....	3,200 00
Lassen.....	4,000 00
Sierra.....	1 00
Totals.....	\$9,201 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco, Alameda, San Mateo, San Luis Obispo, Fresno, Shasta, and San Joaquin Counties, and the State of Washington.....	\$424,038 15

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Various shares in corporations, sundry bonds and warrants, and foreign stocks, worth fully the amount loaned thereon.....	\$316,114 86

## AMOUNT LOANED ON OTHER SECURITIES.

Description or Class of Securities.	Amount Loaned.
Warehouse receipts, bills of lading, bullion receipts, worth fully the amount loaned thereon.....	\$546,807 26

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$80,205 65	Due head office, London.....	\$4,101,041 05
Real estate taken for debt.....	17,201 00	Profit and loss and contingent fund.....	215,149 81
Miscellaneous bonds and stocks.....	4,000 00	Due depositors.....	2,872,681 68
Loans on real estate.....	425,549 89	Due banks and bankers.....	463,518 85
Loans on stocks, bonds, and warrants.....	294,222 45	Other liabilities.....	3,000 00
Loans on other securities (grain, etc.).....	194,270 00		
Loans on personal security.....	3,729,273 41		
Money on hand.....	1,426,394 90		
Due from banks and bankers..	577,876 54		
Furniture and fixtures.....	8,405 88		
Other assets.....	42,096 24		
Due on letters of credit.....	469,028 45		
Bullion on hand and in transit	386,866 98		
Total resources .....	\$7,655,391 39	Total liabilities .....	\$7,655,391 39

## DETAILS.

The amount of capital stock is \$6,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$1,501,500. The total number of shares of stock issued is 29,970 ordinary and 600 deferred shares; the amount paid on each share of stock is £10 ordinary and £1 deferred.

The names of the Directors are as follows: Isaac Seligman, E. H. Lushington, H. H. Fowler, I. S. Montefiore, J. Simon. As the stock books are kept in London, we have no knowledge of how many shares are owned by the Directors.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco .....	\$10,000 00
Fresno .....	3,200 00
Lassen .....	4,000 00
Sierra .....	1 00
Total .....	\$17,201 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco, Alameda, San Mateo, San Luis Obispo, Fresno, Shasta, and San Joaquin Counties, and the State of Washington .....	\$425,549 89

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Ferries and Cliff Railway 6 per cent bonds....	\$4,000 00	\$4,000 00	\$4,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Various shares in corporations, sundry bonds and warrants, and foreign stocks, worth fully the amount loaned thereon .....	\$294,222 45

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Warehouse receipts, bills of lading, bullion receipts, worth fully the amount loaned thereon .....	\$194,270 00

## BANK COMMISSIONERS' EXAMINATION. (September 2, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$82,339 79	Due head office .....	\$4,400,111 58
Other real estate .....	13,201 00	Due depositors .....	3,680,968 52
Invested in stocks, bonds, and warrants .....	7,925 00	Due banks and bankers .....	130,253 90
Loans and discounts .....	4,148,827 86	Interest collected .....	39,934 61
Cash balances .....	1,674,835 78	Exchange, etc. ....	9,094 74
Due from banks and bankers ..	1,398,419 68	Profit and loss .....	93,140 31
Furniture, fixtures, etc. ....	8,842 47	Contingent account .....	85,000 00
Expenses, taxes, etc. ....	20,868 37		
Other assets .....	14,802 27		
Letters of credit .....	796,108 54		
Bullion on hand and in transit ..	272,332 90		
Total resources .....	\$8,438,503 66	Total liabilities .....	\$8,433,503 66

BANK OF CALIFORNIA—SAN FRANCISCO. (Incorp. June, 1864.)

JANUARY STATEMENT.

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$250,000 00	Capital paid in coin.....	\$3,000,000 00
Real estate taken for debt.....	406,189 04	Reserve fund.....	1,000,000 00
United States bonds.....	615 00	Profit and loss and contin-	
Miscellaneous bonds and		gent fund.....	2,211,874 81
stocks.....	888,999 47	Due depositors.....	7,348,578 73
Loans on real estate.....	468,461 08	Due banks and bankers.....	765,182 91
Loans on stocks, bonds, and		Dividends unpaid.....	3,611 25
warrants.....	1,901,217 17	Other liabilities.....	10,000 00
Loans on other securities			
(grain, etc.).....	1,021,154 65		
Loans on personal security.....	5,513,622 81		
Money on hand.....	2,105,320 46		
Due from banks and bankers.....	1,749,037 24		
Other assets.....	34,630 78		
Total resources.....	\$14,339,247 70	Total liabilities.....	\$14,339,247 70

DETAILS.

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 152; J. M. Allen, 818; Antoine Borel, 200; Adam Grant, 300; A. K. P. Harmon, 100; H. H. Hewlett, 450; Meyer Lewis, 500; Jerome Lincoln, 100; Charles Mayne, 105; F. G. Newlands, 100; J. B. Randol, 200. Total number of shares held by the Directors is 3,025 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Amador.....	\$9,259 72	\$2,000,000 00
Alameda.....	4,477 11	
Mono.....	10,000 00	
San Francisco.....	212,122 14	
San Mateo.....	39,068 16	
Fresno, Merced, Kern, and Tulare.....	131,261 91	
Totals.....	\$406,189 04	\$2,000,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$121,031 00	\$850,000 00
Merced.....	34,931 19	
Marin.....	5,000 00	
Napa and San Bernardino.....	65,815 60	
Fresno, Cal., and Humboldt, Nev.....	100,000 00	
San Francisco.....	107,819 21	
San Luis Obispo.....	21,843 00	
Cook County, Illinois.....	12,021 08	
Totals.....	\$268,461 08	\$850,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
German and Dutch consols .....	\$500,000 00	\$950,000 00
Los Angeles Cable Railroad bonds .....	139,500 00	
Los Angeles Court House bonds .....	50,000 00	
Arizona Territory bonds .....	35,000 00	
City of Phoenix (Arizona) bonds .....	5,000 00	
Spring Valley Water Co. 4 per cent bonds .....	135,000 00	
United States 4 per cent coupon bonds .....	615 00	
San Joaquin and Kings River Canal and Irrigation Co., Vulcan Powder Co., and Napa Valley Wine Co. stocks .....	24,499 47	\$950,000 00
Totals .....	\$889,614 47	

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Spring Valley Water Co. bonds, Los Angeles Railway Co. bonds, Contra Costa Water Co. bonds, Spring Valley Water Co. stock, Geary, Sutter, and Market Street Cable Railroad stock, and other city stocks .....	\$1,821,975 86	\$2,300,000 00
Mining stocks .....	79,241 31	
Totals .....	\$1,901,217 17	\$2,300,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, grain, merchandise, assignments of contracts, collateral notes, silver bullion, vessels, etc. ....	\$1,021,154 65	\$1,250,000 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate taken for debt .....	Reserve fund .....
Miscellaneous bonds and stocks .....	Profit and loss and contingent fund .....
Loans on real estate .....	Due depositors .....
Loans on stocks, bonds, and warrants .....	Due banks and bankers .....
Loans on other securities (grain, etc.) .....	Dividends unpaid .....
Loans on personal security .....	Other liabilities .....
Money on hand .....	
Due from banks and bankers .....	
Other assets .....	
Total resources .....	Total liabilities .....

## DETAILS.

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 152; J. M. Allen, 105; Antoine Borel, 200; Adam Grant, 300; A. K. P. Harmon, 100; H. H. Hewlett, 500; Meyer Lewis, 500; Jerome Lincoln, 100; Charles Mayne, 105; F. G. Newlands, 100; J. B. Randol, 200. Total number of shares held by the Directors is 2,362 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$4,477 11	\$2,000,000 00
Amador .....	8,689 72	
Mono .....	10,000 00	
San Francisco .....	211,269 67	
San Mateo .....	38,984 66	
Merced, Kern, Fresno, Tulare, San Bernardino, and Orange.	134,340 53	\$2,000,000 00
Totals .....	\$407,761 69	

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$103,351 00	\$1,250,000 00
Merced .....	42,827 19	
Marin .....	5,000 00	
San Francisco, Alameda, and Humboldt, Nev.	100,000 00	
San Francisco, San Bernardino, and Napa	120,183 14	
San Bernardino and Orange .....	48,765 50	
Solano .....	12,000 00	
San Mateo .....	3,000 00	
San Bernardino .....	35,848 33	
San Francisco .....	182,028 03	
Fresno and Kern .....	61,006 21	\$1,250,000 00
Cook County, Illinois .....	7,571 80	
Totals .....	\$721,581 20	\$1,250,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
German and Dutch consols .....	\$500,000 00	\$950,000 00
Los Angeles Cable Railroad bonds .....	139,500 00	
Arizona Territory bonds .....	35,000 00	
Los Angeles Court House bonds .....	50,000 00	
City of Phoenix (Arizona) bonds .....	5,000 00	
Spring Valley Water Co. 4 per cent bonds .....	135,000 00	
San Joaquin and Kings River Canal and Irrigation Co., Vulcan Powder Co., and Napa Valley Wine Co. stocks .....	22,699 47	
Totals .....	\$887,199 47	\$950,000 00



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Spring Valley Water Co. stock and bonds, Los Angeles Cable Railroad bonds, Contra Costa Water Co. bonds, and sundry other bonds; Geary, Sutter, and Market Street Railroad Co., and other city stocks -----	\$1,515,733 16 77,919 07	\$2,000,000 00
Mining stocks -----		
Totals -----	\$1,593,652 23	\$2,000,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, grain, merchandise, assignments of contracts, collateral notes, silver bullion, vessels, etc. -----	\$506,788 16	\$750,000 00

## BANK COMMISSIONERS' EXAMINATION. (July 16, 1890.)

Resources.		Liabilities.	
Bank premises -----	\$250,000 00	Capital paid up -----	\$3,000,000 00
Other real estate -----	440,695 64	Reserve fund -----	1,000,000 00
Invested in stocks, bonds, and warrants -----	763,129 95	Due depositors -----	9,941,558 03
Loans and discounts -----	9,341,321 08	Due banks and bankers -----	246,503 73
Cash balances -----	2,828,604 64	Interest collected -----	7,070 34
Due from banks and bankers ..	2,577,466 49	Rents, exchange, etc. -----	5,155 20
Expenses, taxes, etc. -----	1,998 92	Dividends unpaid -----	19,005 00
Other assets -----	33,313 36	Profit and loss -----	2,017,237 78
Total resources -----	\$16,236,530 08	Total liabilities -----	\$16,236,530 08

SAN FRANCISCO BRANCH OF THE BANK OF BRITISH  
COLUMBIA. (Incorp. by Royal Charter, 1862.)

## JANUARY STATEMENT.

WALTER POWELL, Manager.

WALTER YOUNG, Accountant.

Resources.		Liabilities.	
Bank premises -----	\$76,079 23	Due depositors -----	\$1,010,488 51
Loans on stocks, bonds, and warrants -----	464,510 33	Due banks and bankers -----	24,637 36
Loans on other securities (grain, etc.) -----	853,385 20	Due head office of this bank ..	2,030,309 33
Loans on personal security ...	1,114,893 06		
Money on hand -----	537,901 51		
Due from banks and bankers ..	18,665 87		
Total resources -----	\$3,065,435 20	Total liabilities -----	\$3,065,435 20



## DETAILS.

The amount of capital stock is £600,000; amount subscribed is £600,000; amount paid in coin is £600,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, T. G. Gillespie, Sir Charles Tupper, K. C. M. G. The number of shares held by Directors is unknown to deponents.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$464,510 33	\$675,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture .....	\$853,385 20	\$1,100,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on stocks, bonds, and warrants .....	\$742,002 34	Due depositors .....	\$1,066,847 25
Loans on other securities (grain, etc.) .....	599,323 16	Due banks and bankers .....	12,908 90
Loans on personal security ...	1,355,532 03	Due head office of this bank ..	2,296,356 22
Money on hand .....	594,227 04		
Due from banks and bankers ..	45,027 80		
Total resources .....	\$3,336,112 37	Total liabilities .....	\$3,336,112 37

## DETAILS.

The amount of capital stock is £600,000; amount subscribed is £600,000; amount paid in coin is £600,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, T. G. Gillespie, Sir Charles Tupper, K. C. M. G.; Constantine W. Benson. The total number of shares held by the Directors is unknown to deponents.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$742,002 34	\$1,075,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture .....	\$599,323 16	\$868,000 00

## BANK COMMISSIONERS' EXAMINATION. (January 27, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$76,079 23	Due head office .....	\$1,066,956 25
Loans and discounts .....	2,187,833 85	Due depositors .....	908,269 49
Cash balances .....	301,163 68	Due banks and bankers .....	47,948 16
Due from banks and bankers ..	10,043 85	Interest collected .....	7,001 98
Expenses, taxes, etc. ....	1,316 52	Profit and loss .....	10,168 64
Other assets .....	3,907 39		
Total resources .....	\$2,580,344 52	Total liabilities .....	\$2,580,344 52

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—  
SAN FRANCISCO. (Incorp. by Royal Charter, 1840.)

## JANUARY STATEMENT.

WM. LAWSON, Agent.

J. C. WELSH, Agent.

Resources.		Liabilities.	
Loans on stocks, bonds, and warrants .....	\$218,374 47	Due head office in London...	\$1,062,272 80
Loans on other securities (grain, etc.) .....	645,177 53	Due depositors .....	430,988 60
Loans on personal security ...	578,871 20	Due banks and bankers .....	255,479 61
Money on hand .....	306,317 81		
Total resources .....	\$1,748,741 01	Total liabilities .....	\$1,748,741 01

## DETAILS.

The amount of capital stock is £1,000,000 sterling; amount subscribed is £1,000,000 sterling; amount paid in coin is £1,000,000 sterling. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is £50 sterling.

The names of the Directors are as follows: J. H. Brodie, John James Cater, Henry R. Farrer, Richard H. Glyn, E. A. Hoare, H. J. B. Kendall, Gaspard Farrer, J. J. Kingsford, Frederick Lubbock, George D. Whatman.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bonds, railroad bonds, county bonds, waterworks bonds, gas, street railroad, and other stocks .....	\$369,232 00	\$218,374 47	\$376,660 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and other merchandise; also, bills of lading .....	\$645,177 53	\$731,851 06

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on stocks, bonds, and warrants.....	\$360,565 93	Due head office in London....	\$799,723 33
Loans on other securities (grain, etc.).....	353,541 74	Due depositors.....	660,791 52
Loans on personal security ...	738,464 85	Due banks and bankers.....	236,994 13
Money on hand.....	244,936 46		
Total resources .....	\$1,697,508 98	Total liabilities .....	\$1,697,508 98

## DETAILS.

The amount of capital stock is £1,000,000 sterling; amount subscribed is £1,000,000 sterling; amount paid in coin is £1,000,000 sterling. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is £50 sterling.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, G. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, G. D. Whatman.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds, United States bonds, county bonds, waterworks bonds, gas, street railroad, and other stocks.....	\$615,691 00	\$360,565 93	\$612,130 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for merchandise.....	\$353,541 74	\$411,052 72

## BANK COMMISSIONERS' EXAMINATION. (January 28, 1891.)

Resources.		Liabilities.	
Loans and discounts.....	\$1,417,163 59	Due head office.....	\$976,944 73
Cash balances.....	277,111 10	Due depositors.....	498,033 93
Due from banks and bankers..	1,556 05	Due banks and bankers.....	212,118 02
Expenses, taxes, etc.....	519 10	Interest collected .....	4,100 02
		Rents, exchange, etc.....	5,153 14
Total resources .....	\$1,696,349 84	Total liabilities .....	\$1,696,349 84

# CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO. (Incorp. April 24, 1882.)

## JANUARY STATEMENT.

J. D. FRY, President.

S. P. YOUNG, Treasurer and Manager.

Resources.		Liabilities.	
Bank premises .....	\$800,000 00	Capital paid in coin .....	\$1,000,000 00
Miscellaneous bonds and stocks .....	35,660 99	Profit and loss and contingent fund .....	47,075 48
Loans on real estate .....	13,500 00	Due depositors .....	327,781 88
Loans on stocks, bonds, and warrants .....	368,328 10	Due banks and bankers .....	13,482 49
Loans—corporation notes, etc. ....	65,357 39	Dividends unpaid .....	651 75
Money on hand .....	47,786 00	Other liabilities .....	1,849 45
Due from banks and bankers .....	52,303 06		
Furniture and fixtures .....	3,168 50		
Other assets .....	4,737 01		
Total resources .....	\$1,390,841 05	Total liabilities .....	\$1,390,841 05

## DETAILS.

The amount of capital stock is \$2,000,000; amount subscribed is \$2,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: George L. Bradley, 251; Samuel Davis, 200; J. D. Fry, 100; Thomas R. Hayes, 100; Chas. Main, 230; A. D. Sharon, 155; J. M. Shotwell, 100; James Treadwell, 941; I. G. Wickersham, 805; Henry Williams, 1,200; F. H. Woods, 415. Total number of shares held by the Directors is 4,497 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$13,500 00	\$35,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
600 shares Presidio and Ferries Railroad stock .....		\$29,547 64
Contra Costa Water Company bonds .....	\$6,000 00	6,113 35
Totals .....		\$35,660 99

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$1,843,500 00	\$368,328 10	\$590,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Notes of corporations, etc. ....	\$52,259 75

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises..... \$800,000 00	Capital paid in coin..... \$1,000,000 00
Miscellaneous bonds and stocks..... 94,960 99	Profit and loss and contin- gent fund..... 65,409 35
Loans on real estate..... 73,050 00	Due depositors..... 602,474 25
Loans on stocks, bonds, and warrants..... 440,286 96	Due banks and bankers..... 21,618 45
Loans on other securities (cor- poration notes, etc.)..... 83,350 00	Dividends unpaid..... 202 50
Overdrafts secured..... 36,356 13	Trust funds..... 71,432 15
Money on hand..... 28,249 94	Other liabilities..... 3,450 00
Due from banks and bankers.. 132,218 31	
Furniture and fixtures..... 3,516 50	
Other assets..... 1,394 87	
Trust funds invested..... 71,203 00	
Total resources..... \$1,764,586 70	Total liabilities..... \$1,764,586 70

## DETAILS.

The amount of capital stock is \$2,000,000; amount subscribed is \$2,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Samuel Davis, 200; J. D. Fry, 100; Thomas R. Hayes, 100; Jacob C. Johnson, 310; Homer S. King, 100; Charles Main, 230; J. M. Shotwell, 205; James Treadwell, 941; I. G. Wickersham, 805; Henry Williams, 1,200. Total number of shares held by the Directors is 4,191 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$57,600 00	\$103,000 00
Alameda.....	7,000 00	17,000 00
Tehama.....	450 00	1,800 00
Fresno.....	8,000 00	19,000 00
Totals.....	\$73,050 00	\$140,800 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles Lighting Co. bonds.....	\$50,000 00	\$50,000 00	\$50,000 00
Contra Costa Water Co. bonds.....	6,000 00	6,113 35	6,000 00
Presidio and Ferries Railroad stock.....	30,000 00	29,547 64	18,000 00
Spring Valley Waterworks stock.....	10,000 00	9,300 00	9,625 00
Totals.....	\$96,000 00	\$94,960 99	\$83,625 00



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks, bonds, etc. ....	\$850,000 00	\$440,286 96	\$675,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Corporation notes, etc. ....	\$83,350 00

## BANK COMMISSIONERS' EXAMINATION. (September 18, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$800,000 00	Capital paid up .....	\$1,000,000 00
Invested in stocks, bonds, and warrants .....	35,660 99	Due depositors .....	335,477 88
Loans on real estate .....	13,500 00	Interest collected .....	5,433 21
Loans and discounts .....	480,366 49	Rents, exchange, commissions, etc. ....	11,582 08
Cash balances .....	6,930 34	Dividends unpaid .....	1,182 50
Due from banks and bankers ..	49,758 56	Profit and loss .....	31,601 16
Expenses, taxes, etc. ....	2,412 50	Other liabilities .....	3,352 05
Total resources .....	\$1,388,628 88	Total liabilities .....	\$1,388,628 88

DONOHUE-KELLY BANKING COMPANY—SAN FRANCISCO.  
(Incorp. March, 1891.)

## JULY STATEMENT.

HOWARD HAVENS, Vice-President.

JOHN W. FLOOD, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ....	\$949 90	Capital paid in coin .....	\$650,000 00
Miscellaneous bonds and stocks .....	59,270 00	Profit and loss and contingent fund .....	30,598 06
Loans on real estate .....	2,068 35	Due depositors .....	1,555,627 30
Loans on stocks, bonds, and warrants .....	57,620 00	Due banks and bankers .....	273,422 07
Loans on other securities (grain, etc.) .....	21,789 65		
Loans on personal security ...	1,489,788 07		
Money on hand .....	711,229 73		
Due from banks and bankers ..	151,258 58		
Furniture and fixtures .....	2,500 00		
Expenses .....	12,772 05		
Taxes .....	401 00		
Total resources .....	\$2,509,647 43	Total liabilities .....	\$2,509,647 43

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$650,000; amount paid in coin is \$650,000. The total number of shares of stock issued is 6,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Joseph A. Donohoe, 2,000; Eugene Kelly, 2,250; Adam Grant, 100; John J. McKinnon, 100; Irving M. Scott, 100; John Bermingham, 100; Joseph G. Eastland, 100; Joseph A. Donohoe, Jr., 500; John W. Flood, 50; Howard Havens, 50. Total number of shares held by the Directors is 5,350 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$949 90	\$1,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$500 00	\$4,000 00
Alameda .....	1,568 35	3,900 00
Totals .....	\$2,068 35	\$7,900 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Omnibus Cable Railroad Company bonds .....	\$50,000 00	\$59,270 00	\$58,250 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares Spring Valley Waterworks stock ...	\$10,000 00	\$10,000 00	\$9,650 00
19 shares San Francisco Savings Union stock ..	4,750 00	6,500 00	9,025 00
150 shares Con. Cal. and Vir. Mining Co. stock ..	15,000 00	420 00	900 00
100 shares San Francisco Gaslight Co. stock ...	10,000 00	3,200 00	6,300 00
20 shares San José Building and Loan stock ...	2,000 00	500 00	1,000 00
50 shares Union Insurance Company stock .....	5,000 00	4,500 00	4,350 00
157 shares Bank of Martinez stock .....	15,700 00	32,500 00	31,400 00
Totals .....	\$62,450 00	\$57,620 00	\$62,625 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
40 cases Vienna beer in warehouse .....	\$400 00	\$600 00
190,690 pounds coffee in bags in warehouse .....	21,389 65	36,231 10
Totals .....	\$21,789 65	\$36,831 10

## BANK COMMISSIONERS' EXAMINATION. (June 8, 1891.)

Resources.		Liabilities.	
Real estate .....	\$949 90	Capital paid up .....	\$650,000 00
Invested in stocks, bonds, and warrants .....	59,270 00	Due depositors .....	1,748,793 66
Loans and discounts .....	1,610,331 36	Interest collected .....	10,516 01
Cash balances .....	602,277 55	Rents, exchange, etc. ....	2,360 71
Due from banks and bankers ..	125,804 32		
Furniture, fixtures, etc. ....	2,500 00		
Expenses, taxes, etc. ....	10,537 25		
Total resources .....	\$2,411,670 38	Total liabilities .....	\$2,411,670 38

GRANGERS BANK OF CALIFORNIA—SAN FRANCISCO.  
(Incorp. April 27, 1874.)

## JANUARY STATEMENT.

A. D. LOGAN, President.

A. MONTPELLIER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ....	\$32,877 39	Capital paid in coin .....	\$761,890 00
Loans on real estate .....	232,200 00	Reserve fund .....	51,874 96
Loans on stocks, bonds, and warrants .....	65,795 00	Due depositors .....	530,355 51
Loans on other securities (grain, etc.) .....	1,417,775 00	Due banks and bankers .....	917,743 45
Loans on personal security .....	347,188 33	Dividends unpaid (No. 16) ..	45,713 40
Money on hand .....	204,239 91	Other liabilities .....	1,279 95
Due from banks and bankers ..	2,031 64		
Furniture and fixtures .....	6,750 00		
Total resources .....	\$2,308,857 27	Total liabilities .....	\$2,308,857 27

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$700,000 (fully paid up, \$61,890). The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$70 (2,063 shares paid in full).

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Logan, 2,263; H. J. Lewelling, 50; Uriah Woods, 266; Seneca Ewer, 100; Daniel Meyer, 50; C. J. Cressey, 45; T. E. Tynan, 26; T. McConnell, 120; H. M. La Rue, 37; J. C. Steele, 174; J. H. Gardiner, 53. Total number of shares held by the Directors is 3,184 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$3,306 85	\$3,500 00
Colusa .....	2,306 61	3,000 00
Monterey .....	5,389 22	6,000 00
San Joaquin .....	5,650 99	6,000 00
Stanislaus .....	3,000 00	4,000 00
Santa Cruz .....	6,500 00	7,000 00
Tulare .....	4,640 55	5,000 00
Tehama .....	2,082 17	2,500 00
Totals .....	\$32,877 39	\$37,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$103,000 00	\$190,000 00
Fresno .....	10,200 00	20,000 00
Kern .....	2,000 00	3,000 00
Monterey .....	4,900 00	10,000 00
Merced .....	22,250 00	45,000 00
Placer .....	4,300 00	15,000 00
Stanislaus .....	19,200 00	50,000 00
Santa Cruz .....	5,350 00	20,000 00
Solano .....	23,200 00	45,000 00
Tulare .....	4,800 00	10,000 00
Tehama .....	20,000 00	30,000 00
Yolo .....	13,000 00	30,000 00
Totals .....	\$232,200 00	\$468,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank and corporate association stocks .....	\$115,000 00	\$65,795 00	\$130,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and other grain held under warehouse receipts	\$1,366,525 00	\$2,000,000 00
General produce, wine, and merchandise .....	51,250 00	90,000 00
Totals .....	\$1,417,775 00	\$2,090,000 00

## JULY STATEMENT.

Resources.	Liabilities.
Real estate taken for debt..... \$103,877 10	Capital paid in coin..... \$762,790 00
Loans on real estate..... 199,815 00	Reserve fund..... 51,874 96
Loans on stocks, bonds, and warrants..... 132,250 00	Due depositors..... 639,574 07
Loans on other securities (grain, etc.)..... 285,860 00	Due banks and bankers..... 75,100 00
Loans on personal security... 672,219 77	Dividends unpaid..... 2,052 45
Money on hand..... 134,276 23	Other liabilities..... 35,459 15
Due from banks and bankers... 15,759 09	
Furniture and fixtures..... 6,750 00	
Expenses..... 14,188 83	
Taxes, etc..... 1,730 61	
Other assets..... 124 00	
Total resources..... \$1,566,850 63	Total liabilities..... \$1,566,850 63

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$700,000 (fully paid up, \$62,790). The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$70 (2,093 shares paid in full).

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Logan, 2,263; H. J. Lewelling, 50; Uriah Wood, 266; Seneca Ewer, 100; Daniel Meyer, 50; J. W. Mitchell, 200; T. E. Tynan, 26; Thomas McConnell, 120; H. M. La Rue, 37; J. C. Steele, 174; J. H. Gardiner, 53. Total number of shares held by the Directors is 3,339 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$3,312 85	\$3,500 00
Fresno .....	19,246 35	24,000 00
Colusa .....	3,750 00	5,000 00
Monterey .....	5,333 52	6,000 00
San Joaquin .....	5,605 49	5,500 00
Stanislaus .....	3,174 80	4,000 00
Tulare .....	54,900 92	60,000 00
Tehama .....	2,053 17	2,500 00
Santa Cruz .....	6,500 00	7,000 00
Totals .....	\$103,877 10	\$117,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$89,000 00	\$190,000 00
Fresno .....	9,200 00	25,000 00
Monterey .....	10,800 00	30,000 00
San Mateo .....	6,000 00	15,000 00
Solano .....	17,500 00	40,000 00
Santa Clara .....	4,115 00	15,000 00
Stanislaus .....	52,600 00	150,000 00
Tulare .....	7,600 00	20,000 00
Yolo .....	3,000 00	10,000 00
Totals .....	\$199,815 00	\$495,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank and corporate association stocks .....	\$195,000 00	\$132,250 00	\$195,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, rye, beans, etc., in warehouse .....	\$170,360 00	\$250,000 00
General produce, wine, grain sacks, and merchandise .....	115,500 00	200,000 00
Totals .....	\$285,860 00	\$450,000 00



## BANK COMMISSIONERS' EXAMINATION. (August 4, 1890.)

Resources.		Liabilities.	
Real estate.....	\$26,337 73	Capital paid up.....	\$761,890 00
Loans and discounts.....	1,628,352 03	Reserve fund.....	44,927 56
Cash balances.....	125,298 88	Due depositors.....	649,822 05
Due from banks and bankers.....	19,139 21	Due banks and bankers.....	332,400 27
Furniture, fixtures, etc.....	7,500 00	Interest collected.....	34,497 35
Expenses, taxes, etc.....	18,658 35	Rents, exchange, etc.....	339 07
		Dividends unpaid.....	1,409 90
Total resources.....	\$1,825,286 20	Total liabilities.....	\$1,825,286 20

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED). (Established, 1865; reincorp. September 13, 1880.)

## JANUARY STATEMENT.

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.		Liabilities.	
Real estate taken for debt.....	\$14,213 25	Reserve fund is held in London and amounts to £69,000 sterling.	
Loans on real estate.....	70,375 63	Profit and loss and contingent fund.....	\$45,914 47
Loans on stocks, bonds, and warrants.....	603,193 65	Due depositors.....	1,038,668 58
Loans on other securities (grain, etc.).....	768,480 98	Due banks and bankers.....	131,620 46
Loans on personal security.....	1,617,059 92	Due head office.....	3,780,023 41
Money on hand.....	695,942 83	Miscellaneous.....	49,027 30
Due from banks and bankers.....	787,236 99		
Expenses.....	19,085 37		
Taxes.....	6,455 87		
Other assets.....	463,219 73		
Total resources.....	\$5,045,254 22	Total liabilities.....	\$5,045,254 22

## DETAILS.

The amount of capital stock of the bank of which this is a branch is £490,000 sterling; amount subscribed is £490,000 sterling; amount paid in coin is £490,000 sterling. Total number of shares of stock issued is 70,000 shares; the amount paid on each share of stock is £7 sterling.

The names of the Directors, and number of shares of stock held by each, are as follows: George William Campbell, 150; Henry Goschen, 150; Charles Hemery, 1,000; William Newbold, 150; Robert Davie Peebles, 880; Robert Ryrie, 450; Norman Dunning Rideout, 150. Total number of shares held by the Directors is 2,930 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$2,213 25	\$2,700 00
Santa Cruz.....	12,000 00	12,000 00
Totals.....	\$14,213 25	\$14,700 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$25,000 00
Santa Clara .....	32,000 00
Merced .....	1,300 00
Kitsap, Washington .....	6,889 97
Alameda .....	5,185 66
Total .....	\$70,375 63

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stocks .....		\$30,533 62	\$101,282 50
Miscellaneous stocks .....		533,862 72	852,116 50
Bonds .....	\$54,600 00	34,048 28	52,190 00
Warrants .....	6,812 95	4,749 08	6,812 95
Totals .....	\$61,412 95	\$603,193 65	\$1,012,401 95

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain .....	\$89,283 25	\$131,993 00
Warehouse receipts .....	276,053 09	321,093 67
Deposit of other notes as collateral security .....	388,621 49	475,695 73
Bills of lading .....	12,528 20	21,360 73
Life policies .....	1,994 95	3,000 00
Totals .....	\$768,480 98	\$953,143 13

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ....	\$19,335 16	Reserve fund, held in London, amounts to £79,000 sterling.	
Loans on real estate .....	111,056 93	Profit and loss and contin- gent fund .....	\$45,914 47
Loans on stocks, bonds, and warrants .....	529,250 59	Due depositors .....	1,211,060 07
Loans on other securities (grain, etc.) .....	881,520 47	Due banks and bankers .....	63,340 31
Loans on personal security ...	1,679,229 14	Due head office .....	3,686,278 66
Money on hand .....	930,383 51	Miscellaneous .....	29,413 59
Due from banks and bankers ..	565,878 08		
Expenses .....	19,472 11		
Taxes .....	2,452 97		
Other assets .....	297,428 14		
Total resources .....	\$5,036,007 10	Total liabilities .....	\$5,036,007 10

## DETAILS.

The amount of capital stock of the bank of which this is a branch is £490,000 sterling; amount subscribed is £490,000 sterling; amount paid in coin is £490,000 sterling. The total number of shares of stock issued is 70,000 shares; the amount paid on each share of stock is £7 sterling.

The names of the Directors, and number of shares of stock held by each, are as follows: George William Campbell, 150; Henry Goschen, 150; Charles Hemery, 1,000; William Newbold, 150; Robert Davie Peebles, 600; Robert Ryrie, 450; Norman Dunning Rideout, 150. Total number of shares held by the Directors is 2,650 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$7,316 66	\$7,316 66
Santa Cruz.....	12,018 50	12,018 50
Totals .....	\$19,335 16	\$19,335 16

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$50,757 53
Santa Clara .....	32,000 00
Merced.....	21,409 43
Kitsap, Washington .....	6,889 97
Total.....	\$111,056 93

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stocks .....		\$10,672 71	\$92,875 00
Miscellaneous stocks .....		465,372 82	713,030 50
Bonds .....	\$61,000 00	50,358 47	60,200 00
Warrants .....	8,508 41	2,346 59	8,508 41
Totals .....	\$69,508 41	\$529,250 59	\$874,613 91

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$330,434 20	\$416,107 50
Bills of lading .....	2,000 00	3,200 00
Deposit of other notes as collateral security .....	545,086 27	618,716 07
Life policies.....	4,000 00	4,500 00
Totals.....	\$881,520 47	\$1,042,523 57

## BANK COMMISSIONERS' EXAMINATION. (September 13, 1890.)

Resources.		Liabilities.	
Real estate.....	\$7,601 46	Due head office .....	\$3,600,581 71
Loans on real estate .....	58,300 00	Due depositors.....	1,093,862 21
Loans and discounts.....	3,155,448 77	Due banks and bankers.....	102,251 86
Cash balances.....	839,035 15	Interest collected .....	42,985 43
Due from banks and bankers.....	559,289 81	Profit and loss .....	54,365 75
Expenses, taxes, etc.....	40,150 38	Other liabilities.....	17,743 50
Other assets.....	2,720 30		
Drafts on letters of credit.....	249,244 59		
Total resources .....	\$4,911,790 46	Total liabilities .....	\$4,911,790 46

## LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO. (Incorp. January 9, 1884.)

## JANUARY STATEMENT.

EUGENE MEYER, Manager.

A. H. BRECKENFELD, Accountant.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$58,775 00	Due head office .....	\$4,814,006 96
Loans on real estate .....	355,093 90	Due depositors.....	1,404,886 04
Loans on stocks, bonds, and warrants.....	285,799 08	Due banks and bankers.....	348,632 05
Loans on other securities (grain, etc.).....	976,316 39	Other liabilities.....	85,815 22
Loans on personal security.....	3,958,183 03		
Money on hand.....	679,422 31		
Due from banks and bankers.....	275,513 98		
Other assets.....	64,236 58		
Total resources .....	\$6,653,340 27	Total liabilities .....	\$6,653,340 27

## DETAILS.

The amount of capital stock is \$2,500,000; amount subscribed is \$2,500,000; amount paid in coin is \$2,000,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: W. Paterson, 100; James Whittall, 100; Simon Lazard, 2,654; David Cahn, 244; S. L. Simon, 76. Total number of shares held by the Directors is 3,174 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$1,500 00	\$490,000 00
Colusa.....	50,000 00	
Fresno.....	86,073 38	
Mendocino.....	5,000 00	
San Diego.....	2,000 00	
San Francisco.....	95,000 00	
San Mateo.....	25,000 00	
Santa Barbara.....	10,560 68	
Solano.....	10,000 00	
Stanislaus.....	8,000 00	
Tulare.....	35,000 00	
Yolo.....	26,959 84	
Totals.....	\$355,093 90	\$490,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Bonds of Pacific Coast cities.....	\$76,250 00	\$74,375 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, and warrants.....	\$285,799 08	\$363,296 37

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc., for merchandise of various kinds.....	\$976,316 39	\$1,082,734 00

## JULY STATEMENT.

Resources.	Liabilities.
Miscellaneous bonds and stocks..... \$45,825 00	Due head office..... \$4,453,087 39
Loans on real estate..... 463,575 15	Due depositors..... 1,347,597 81
Loans on stocks, bonds, and warrants..... 336,483 11	Due banks and bankers..... 461,532 39
Loans on other securities (grain, etc.)..... 232,605 50	Other liabilities..... 99,315 22
Loans on personal security... 3,024,444 68	
Due from letters of credit.... 844,955 91	
Money on hand..... 848,420 89	
Due from banks and bankers.. 503,193 91	
Other assets..... 62,028 66	
Total resources..... \$6,361,532 81	Total liabilities..... \$6,361,532 81



## DETAILS.

The amount of capital stock is \$2,500,000; amount subscribed is \$2,500,000; amount paid in coin is \$2,000,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: W. Paterson, 100; James Whittall, 100; Simon Lazard, 2,654; David Cahn, 249; S. L. Simon, 65. Total number of shares held by the Directors is 3,168 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda .....	\$10,300 00
Colusa .....	69,809 98
Fresno .....	69,400 00
Mendocino .....	3,604 06
Merced .....	5,106 45
San Diego .....	9,000 00
San Francisco .....	101,027 61
San Mateo .....	27,586 67
Santa Barbara .....	3,000 00
Santa Clara .....	740 38
Solano .....	10,000 00
Sonoma .....	10,000 00
Stanislaus .....	7,000 00
Tulare .....	35,000 00
Ventura .....	8,000 00
Yolo .....	94,000 00
Total .....	\$463,575 15

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Bonds of Pacific Coast cities .....	\$47,000 00	\$45,825 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, and warrants .....	\$336,483 11	\$437,899 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc., for merchandise of various kinds .....	\$232,605 50	\$260,714 00

## BANK COMMISSIONERS' EXAMINATION. (January 31, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$57,525 00	Due head office .....	\$1,940,344 26
Loans and discounts.....	4,826,635 01	Due depositors.....	1,420,569 45
Cash balances.....	503,341 12	Due banks and bankers.....	210,219 39
Due from banks and bankers ..	272,976 10	Interest collected .....	34,092 49
Expenses, taxes, etc. ....	6,871 68	Other liabilities.....	91,882 01
Other assets .....	68,809 51		
Letters of credit .....	960,949 18		
Total resources .....	\$6,697,107 60	Total liabilities .....	\$6,697,107 60

## NEVADA BANK OF SAN FRANCISCO. (Incorp. October 4, 1875.)

## JANUARY STATEMENT.

ISAIAS W. HELLMAN, President.

D. B. DAVIDSON, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$372,633 75	Capital paid in coin.....	\$3,000,000 00
Loans on stocks, bonds, and warrants.....	2,106,481 81	Profit and loss and contingent fund .....	158,250 01
Loans on other securities (grain, etc.) .....	411,831 15	Due depositors.....	2,858,857 05
Loans on personal security ...	1,922,274 73	Due banks and bankers.....	1,450,400 88
Money on hand.....	938,741 04	Other liabilities.....	299,601 90
Due from banks and bankers..	1,724,675 02		
Furniture and fixtures .....	2,606 22		
Other assets .....	287,866 12		
Total resources .....	\$7,767,109 84	Total liabilities .....	\$7,767,109 84

## DETAILS.

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. F. Allen, 600; J. F. Bigelow, 250; H. L. Dodge, 250; C. de Guigné, 250; J. L. Flood, 1,150; Lewis Gerstle, 410; I. W. Hellman, 5,360; J. W. Mackay, 850; Levi Strauss, 1,150; Robert Watt, 250; D. N. Walter, 250. Total number of shares held by the Directors is 10,770 shares.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Various bonds .....	\$372,633 75

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Spring Valley Water Company stock and bonds, Omnibus Cable bonds, Southern Pacific of Arizona bonds, Northern Railway bonds, and other railway and miscellaneous stocks and bonds .....	\$2,062,972 70 43,509 11
Stock of incorporated mining companies .....	
Total .....	\$2,106,481 81

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Warehouse receipts, grain, and other merchandise .....	\$411,831 15

## JULY STATEMENT.

Resources.	Liabilities.
Miscellaneous bonds and stocks .....	Capital paid in coin .....
Loans on stocks, bonds, and warrants .....	Reserve fund .....
Loans on other securities .....	Profit and loss and contingent fund .....
Loans on personal security .....	Due depositors .....
Money on hand .....	Due banks and bankers .....
Due from banks and bankers .....	Other liabilities .....
Furniture and fixtures .....	
Other assets .....	
Total resources .....	Total liabilities .....

## DETAILS.

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. F. Allen, 600; J. F. Bigelow, 250; H. L. Dodge, 250; C. de Guigné, 250; J. L. Flood, 950; Lewis Gerstle, 490; L. W. Hellman, 5,560; J. W. Mackay, 1,000; Levi Strauss, 1,125; Robert Watt, 250; D. N. Walter, 450. Total number of shares held by the Directors is 11,175 shares.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Various bonds .....	\$393,121 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Spring Valley Water bonds, Southern Pacific of Arizona bonds, Northern Pacific Railway bonds, Omnibus Cable bonds, and other railroad and miscellaneous stocks and bonds.....	\$1,369,899 80
Stock of incorporated mining companies .....	41,450 00
Total .....	\$1,411,349 80

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Warehouse receipts, sugar and lumber certificates .....	\$408,525 24

## BANK COMMISSIONERS' EXAMINATION. (July 17, 1890.)

Resources.	Liabilities.
Invested in stocks, bonds, and warrants..... \$234,010 00	Capital paid up..... \$3,000,000 00
Loans and discounts..... 1,834,845 83	Due depositors..... 2,992,991 79
Cash balances..... 1,776,406 94	Due banks and bankers..... 1,290,357 82
Due from banks and bankers..... 3,753,652 79	Interest collected..... 1,543 48
Furniture, fixtures, etc..... 850 00	Rents, exchange, etc..... 4,303 01
Expenses, taxes, etc..... 2,497 14	Profit and loss..... 34,776 00
Total resources..... \$7,602,262 70	Other liabilities..... 278,290 00
	Total liabilities..... \$7,602,262 70

## PACIFIC BANK—SAN FRANCISCO. (Incorp. February, 1863.)

## JANUARY STATEMENT.

R. H. McDONALD, President.

FRANK V. McDONALD, Cashier.

Resources.	Liabilities.
Bank premises..... \$160,000 00	Capital paid in coin..... \$1,000,000 00
Real estate taken for debt..... 117,061 33	Reserve fund..... 800,000 00
Miscellaneous bonds and stocks..... 308,182 84	Profit and loss and contingent fund..... 3,824 10
Loans on real estate..... 8,000 00	Due depositors..... 2,129,277 00
Loans on stocks, bonds, and warrants..... 159,180 71	Due banks and bankers..... 1,060,702 18
Loans on other securities (grain, etc.)..... 47,049 53	Dividends unpaid..... 41,224 00
Loans on personal security..... 2,735,535 87	
Money on hand..... 881,438 18	
Due from banks and bankers..... 598,204 63	
Other assets..... 20,374 19	
Total resources..... \$5,035,027 28	Total liabilities..... \$5,035,027 28

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. H. McDonald, 4,849; R. H. McDonald, Jr., 10; H. Mabury, 326; M. H. Sherman, 110; C. Waterhouse, 20; W. A. Grade, 29; A. K. Stevens, 20; J. J. Bowen, 43; O. F. Miner, 20. Total number of shares held by the Directors is 5,427 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$21,796 33	\$24,150 00
Alameda .....	63,486 76	69,000 00
Santa Clara .....	4,000 00	4,000 00
San Mateo .....	1,534 85	2,000 00
Marin .....	700 00	700 00
Contra Costa .....	1,623 43	2,000 00
Fresno .....	23,690 30	23,690 30
State of Michigan .....	229 66	230 00
Totals .....	\$117,061 33	\$125,770 30

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$8,000 00	\$16,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Gas stock .....	\$20,533 50	} \$330,000 00
Bank stock .....	147,666 67	
Iron stock .....	28,685 00	
Flour mill stock .....	10,000 00	
Water stocks and bonds .....	20,000 00	
Land Association stock .....	3,652 30	
Montgomery Avenue bonds .....	1,475 00	
Railroad stocks and bonds .....	10,000 00	
United States bonds .....	4,765 00	
Sundry warrants .....	61,405 37	
Totals .....	\$308,182 84	\$330,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, bank, gas, and water stocks and bonds .....	\$67,577 82	} \$220,000 00
Insurance and iron stocks .....	8,500 00	
Miscellaneous stocks, bonds, and warrants .....	79,102 89	
Railroad stocks and bonds .....	4,000 00	
Totals .....	\$159,180 71	\$220,000 00



## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$5,150 00	\$60,000 00
Life insurance policies and miscellaneous .....	41,899 53	
Totals .....	\$47,049 53	\$60,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$160,000 00	Capital paid in coin .....	\$1,000,000 00
Real estate taken for debt. ....	157,264 31	Reserve fund .....	800,000 00
Miscellaneous bonds and stocks .....	297,480 13	Profit and loss and contin- gent fund .....	23,012 20
Loans on stocks, bonds, and warrants .....	271,317 82	Due depositors .....	1,913,454 98
Loans on other securities (grain, etc.) .....	53,441 46	Due banks and bankers .....	635,283 69
Loans on personal security ....	2,348,664 73	Dividends unpaid .....	40,912 00
Money on hand .....	666,398 88		
Due from banks and bankers ..	449,200 21		
Other assets .....	8,895 33		
Total resources .....	\$4,412,662 87	Total liabilities .....	\$4,412,662 87

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. H. McDonald, 4,849; R. H. McDonald, Jr., 10; F. V. McDonald, 10; W. A. Grade, 29; J. J. Bowen, 93; H. Mabury, 326; M. H. Sherman, 110; A. K. Stevens, 20; C. Waterhouse, 20. Total number of shares held by the Directors is 5,467 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$20,594 25	\$28,150 00
Alameda .....	76,163 90	84,000 00
Santa Clara .....	8,500 00	8,500 00
San Mateo .....	1,534 85	2,000 00
Marin .....	700 00	700 00
Contra Costa .....	1,623 43	2,000 00
Fresno .....	44,303 25	55,000 00
Tulare .....	1,978 67	2,000 00
Genesee, Michigan .....	229 66	230 00
Pierce, Washington .....	1,636 30	1,700 00
Totals .....	\$157,264 31	\$184,280 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gas stock .....	\$81,500 00	\$20,533 50	\$20,533 50
Bank stock .....	170,800 00	153,134 33	153,134 33
Iron stock .....	35,000 00	28,685 00	28,685 00
Flour mill stock .....	10,000 00	10,000 00	10,000 00
Water stocks and bonds .....	200,000 00	20,000 00	20,000 00
Montgomery Avenue bonds .....	2,000 00	1,475 00	1,475 00
Land Association and dock stock .....	97,000 00	3,652 30	3,652 30
Railroad stocks and bonds .....	65,000 00	60,000 00	60,000 00
Totals .....	\$661,300 00	\$297,480 13	\$297,480 13

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
United States bonds, bank, gas, and water stocks .....	\$75,727 82
Insurance and iron stocks .....	7,850 00
Miscellaneous stocks, bonds, and warrants .....	165,440 00
Railroad stocks and bonds .....	22,300 00
Total .....	\$271,317 82

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Warehouse receipts .....	\$8,672 89
Life insurance policies .....	44,768 57
Total .....	\$53,441 46

## BANK COMMISSIONERS' EXAMINATION. (July 12, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$160,000 00	Capital paid up .....	\$1,000,000 00
Other real estate .....	121,829 86	Reserve fund .....	750,000 00
Invested in stocks, bonds, and warrants .....	418,728 47	Due depositors .....	2,289,580 72
Loans and discounts .....	3,145,304 47	Due banks and bankers .....	659,205 22
Cash balances .....	697,473 68	Interest collected .....	1,043 03
Due from banks and bankers .....	197,116 80	Rents, exchange, etc. ....	417 06
Expenses, taxes, etc. ....	976 71	Dividends unpaid .....	4,636 00
Other assets .....	5,212 54	Profit and loss .....	41,760 50
Total resources .....	\$4,746,642 53	Total liabilities .....	\$4,746,642 53

# SATHER BANKING COMPANY—SAN FRANCISCO. (Incorp. March 21, 1887.)

## JANUARY STATEMENT.

JAMES K. WILSON, President.

J. S. HUTCHINSON, Manager.

Resources.		Liabilities.	
Loans on real estate .....	\$126,200 00	Capital paid in coin .....	\$1,000,000 00
Loans on stocks, bonds, and warrants .....	88,429 00	Profit and loss and contingent fund .....	113,487 09
Loans on other securities (grain, etc.) .....	91,981 00	Due depositors .....	1,321,377 17
Loans on personal security ...	1,624,147 12	Due banks and bankers .....	2,746 13
Money on hand .....	431,565 28		
Due from banks and bankers ..	62,287 99		
Furniture and fixtures .....	13,000 00		
Total resources .....	\$2,437,610 39	Total liabilities .....	\$2,437,610 39

### DETAILS.

The amount of capital stock is \$1,250,000; amount subscribed is \$1,250,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James K. Wilson, 50; J. L. N. Shepard, 120; Albert Miller, 80; C. F. A. Talbot, 110; W. P. Johnson, 375; Charles Main, 80; F. W. Sumner, 130. Total number of shares held by the Directors is 945 shares.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba and Nevada, California .....	\$43,200 00	\$80,000 00
Pierce, Washington .....	83,000 00	135,000 00
Totals .....	\$126,200 00	\$215,000 00

### AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Gas, water, etc., stocks .....	\$88,429 00

### AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Warehouse receipts .....	\$91,981 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$120,110 00	Capital paid in coin .....	\$1,000,000 00
Loans on stocks, bonds, and warrants .....	71,685 00	Profit and loss and contingent fund .....	118,961 07
Loans on other securities (grain, etc.) .....	113,492 00	Due depositors .....	1,374,460 64
Loans on personal security ..	1,693,564 36	Due banks and bankers .....	2,962 41
Money on hand .....	420,189 30		
Due from banks and bankers ..	65,343 46		
Furniture and fixtures .....	12,000 00		
Total resources .....	\$2,496,384 12	Total liabilities .....	\$2,496,384 12

## DETAILS.

The amount of capital stock is \$1,250,000; amount subscribed is \$1,250,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James K. Wilson, 50; J. L. N. Shepard, 120; Albert Miller, 80; C. F. A. Talbot, 110; W. P. Johnson, 375; Charles Main, 80; F. W. Sumner, 130. Total number of shares held by the Directors is 945 shares.

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Gas, water, etc., stocks .....	\$71,685 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Warehouse receipts, bills of lading, etc. ....	\$113,492 00

## BANK COMMISSIONERS' EXAMINATION. (February 3, 1891.)

Resources.		Liabilities.	
Loans and discounts .....	\$1,969,111 37	Capital paid up .....	\$1,000,000 00
Cash balances .....	455,948 14	Due depositors .....	1,421,534 63
Due from banks and bankers ..	109,580 74	Due banks and bankers .....	2,958 02
Furniture, fixtures, etc. ....	13,000 00	Interest collected .....	333 63
Expenses, taxes, etc. ....	119 67	Rents, exchange, etc. ....	175 40
		Profit and loss .....	120,958 24
		Other liabilities .....	1,800 00
Total resources .....	\$2,547,759 92	Total liabilities .....	\$2,547,759 92

# WELLS, FARGO & CO.'S BANK—SAN FRANCISCO. (Incorp. February 5, 1866.)

## JANUARY STATEMENT.

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.		Liabilities.	
Real estate .....	\$477,235 65	Capital paid in coin .....	\$500,000 00
United States bonds .....	57,687 87	Reserve fund .....	4,960,933 65
Miscellaneous bonds and stocks .....	118,774 04	Profit and loss and contin- gent fund .....	51,534 91
Loans on real estate .....	573,042 88	Due depositors .....	2,851,233 51
Loans on stocks, bonds, and warrants .....	1,569,406 29	Due banks and bankers .....	360,469 19
Loans on other securities (grain, etc.) .....	94,770 32	Other liabilities .....	48,670 51
Loans on personal security .....	1,404,399 66		
Overdrafts unsecured (solvent) .....	611,967 33		
Money on hand .....	1,166,163 98		
Due from banks and bankers .....	446,004 77		
Furniture and fixtures .....	4,000 00		
Other assets .....	100 00		
Branch banks:			
New York .....	\$1,343,361 96		
Salt Lake .....	779,607 87		
Carson .....	22,677 12		
Virginia City .....	103,642 01		
	2,249,288 98		
Total resources .....	\$8,772,841 77	Total liabilities .....	\$8,772,841 77

### DETAILS.

The amount of capital stock is \$6,250,000; amount subscribed is \$6,250,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 62,500 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: Lloyd Tevis, 150; Leland Stanford, 86½; W. F. Goad, 10; James C. Fargo, 459; Geo. E. Gray, 20; William Norris, 10; Chas. F. Crocker, 463; Oliver Eldridge, 10; John J. Valentine, 1. Total number of shares held by the Directors is 1,209½ shares.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Chicago, Ill. ....	\$37,529 25	\$50,000 00
Chicago, Ill. ....	33,175 00	35,000 00
El Paso, Texas .....	59,434 39	60,000 00
Jersey City, N. J. ....	89,720 27	100,000 00
Kansas City, Mo. ....	35,180 76	40,000 00
Omaha, Neb. ....	15,162 82	30,000 00
San Francisco, Cal. ....	134,216 58	170,000 00
Carson, Nev. ....	4,000 00	4,000 00
Las Vegas, N. M. ....	10,289 30	12,000 00
Lincoln, Neb. ....	3,350 00	7,000 00
Los Angeles, Cal. ....	18,716 70	20,000 00
Merced, Cal. ....	1,266 30	1,500 00
Sacramento, Cal. ....	5,121 25	6,000 00
Salt Lake, Utah .....	30,073 03	40,000 00
Totals .....	\$477,235 65	\$575,500 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$32,978 34	-----
Colusa .....	10,637 56	-----
Marin .....	4,900 00	\$8,000 00
San Luis Obispo .....	14,322 19	75,000 00
Santa Clara .....	92,473 84	125,000 00
Fresno .....	131,393 96	150,000 00
El Dorado .....	17,793 75	25,000 00
Sonoma .....	37,515 53	50,000 00
San Francisco .....	152,400 98	175,000 00
Salt Lake, Utah .....	52,000 00	100,000 00
Cook County, Ill. ....	26,626 73	50,000 00
Totals .....	\$573,042 88	\$758,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
U. S. Government registered bonds .....	\$50,000 00	\$57,687 88	\$61,000 00
Siskiyou County bonds .....	30,000 00	30,000 00	33,000 00
Totals .....	\$80,000 00	\$87,687 88	\$94,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds .....	\$125,000 00	\$100,000 00	\$137,500 00
Miscellaneous stocks, bonds, etc. ....	-----	1,469,406 29	1,910,228 09
Totals .....	-----	\$1,569,406 29	\$2,047,728 09

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain, iron, steel, tin, whisky, and merchandise .....	\$94,770 32	\$150,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$511,142 90	Capital paid in coin.....	\$500,000 00
United States bonds.....	57,695 68	Reserve fund.....	5,308,293 26
Miscellaneous bonds and stocks.....	130,949 04	Profit and loss and contingent fund.....	49,521 54
Loans on real estate.....	543,034 15	Due depositors.....	2,251,461 37
Loans on stocks, bonds, and warrants.....	1,286,955 92	Due banks and bankers.....	421,551 65
Loans on other securities (grain, etc.).....	90,641 72		
Loans on personal security....	2,231,780 43		
Money on hand.....	1,116,081 08		
Due from banks and bankers..	112,399 09		
Furniture and fixtures.....	23,344 65		
Silver bars, Mexican dollars, etc.....	129,200 99		
Due from branch banks.....	2,297,602 17		
Total resources.....	\$8,530,827 82	Total liabilities.....	\$8,530,827 82

## DETAILS.

The amount of capital stock is \$6,250,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 62,500 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: Lloyd Tevis, 150; Leland Stanford, 86½; W. F. Goad, 10; James C. Fargo, 459; Geo. E. Gray, 20; William Norris, 10; Chas. F. Crocker, 463; Oliver Eldridge, 10; Jno. J. Valentine, 1. Total number of shares held by the Directors is 1,209½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Chicago, Illinois.....	\$37,702 93	\$50,000 00
Chicago, Illinois.....	33,335 33	35,000 00
El Paso, Texas.....	59,434 39	60,000 00
Jersey City, New Jersey.....	113,555 27	125,000 00
Kansas City, Missouri.....	35,180 76	40,000 00
Omaha, Nebraska.....	15,162 82	30,000 00
San Francisco, California.....	102,744 35	125,000 00
Las Vegas, New Mexico.....	10,289 30	12,000 00
Lincoln, Nebraska.....	3,350 00	7,000 00
Los Angeles, California.....	18,716 70	20,000 00
Merced, California.....	1,266 30	1,500 00
Sacramento, California.....	5,121 25	6,000 00
Salt Lake, Utah.....	30,073 03	40,000 00
San Francisco, California.....	15,000 00	25,000 00
San Francisco, California.....	25,000 00	40,000 00
Sacramento, California.....	1,092 12	1,500 00
Fresno, California.....	118 35	500 00
Carson, Nevada.....	4,000 00	4,000 00
Totals.....	\$511,142 90	\$622,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa.....	\$34,580 52	\$34,000 00
Colusa.....	20,751 63	40,000 00
Los Angeles.....	10,000 00	12,500 00
Nevada.....	16,321 74	16,000 00
Santa Clara.....	10,276 30	15,000 00
Fresno.....	75,707 29	100,000 00
Stanislaus.....	5,000 00	10,000 00
Sonoma.....	26,479 13	30,000 00
San Francisco.....	232,845 54	300,000 00
San Benito.....	61,072 00	70,000 00
Portland, Oregon.....	50,000 00	200,000 00
Totals.....	\$543,034 15	\$827,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States Government registered bonds...	\$50,000 00	\$57,697 87	\$61,000 00
Siskiyou County bonds.....	30,000 00	32,424 75	33,000 00
Utah territorial bonds.....	85,000 00	86,349 29	90,000 00
United States Government 4 per cent bonds...	10,000 00	12,172 81	12,500 00
Totals.....	\$175,000 00	\$188,644 72	\$196,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds.....	\$125,000 00	\$100,000 00	\$137,500 00
Miscellaneous stocks, bonds, etc.....		1,186,955 92	1,462,500 00
Totals.....		\$1,286,955 92	\$1,600,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain, iron, steel, tin, whisky, and merchandise in warehouse.	\$40,683 56	\$50,854 45

## BANK COMMISSIONERS' EXAMINATION. (September 11, 1890.)

Resources.		Liabilities.	
Real estate.....	\$374,183 88	Capital paid up.....	\$500,000 00
Invested in stocks, bonds, and warrants.....	176,509 42	Reserve fund.....	4,500,000 00
Loans and discounts.....	4,266,378 93	Due depositors.....	2,442,030 58
Cash balances.....	876,796 13	Due banks and bankers.....	60,772 91
Due from banks and bankers.....	1,913,192 49	Rents, exchange, etc.....	8,563 66
Expenses, taxes, etc.....	1,784 35	Profit and loss.....	115,470 30
Other assets.....	8,009 82	Other liabilities.....	29,507 70
Bullion.....	39,490 13		
Total resources.....	\$7,656,345 15	Total liabilities.....	\$7,656,345 15

## STATE BANK OF SAN JACINTO. (Incorp. November 24, 1886.)

## JANUARY STATEMENT.

J. A. GREEN, President.

G. T. DAGGETT, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$5,706 50	Capital paid in coin.....	\$23,875 00
Real estate taken for debt....	4,688 80	Profit and loss and contingent	
Loans on real estate.....	14,331 65	fund.....	3,187 50
Loans on stocks, bonds, and		Due banks and bankers.....	49,244 26
warrants.....	1,029 25		
Loans on other securities			
(grain, etc.).....	2,446 10		
Loans on personal security....	22,672 66		
Money on hand.....	9,982 55		
Due from banks and bankers..	13,893 25		
Furniture and fixtures.....	1,556 00		
Total resources.....	\$76,306 76	Total liabilities.....	\$76,306 76

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$95,500; amount paid in coin is \$23,875. The total number of shares of stock issued is 955 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: G. D. Compton, 40; James Kerr, 50; J. J. Inwall, 100; F. Estudillo, 40; P. L. Griffin, 5; Lawrence Middlecoff, 30; G. T. Daggett, 30; James McLaren, 280; J. A. Green, 60. Total number of shares held by the Directors is 635 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$4,688 80	\$4,688 80

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$14,331 65	\$28,800 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
San Diego County school warrants.....	\$916 00
San Diego County warrants.....	113 25
Total.....	\$1,029 25

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley and wheat.....	\$2,446 10	\$4,300 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$5,706 50	Capital paid in coin .....	\$23,875 00
Real estate taken for debt .....	4,818 93	Profit and loss and contin-	
Loans on real estate .....	12,921 50	gent fund .....	2,332 84
Loans on personal security .....	29,072 47	Due depositors .....	62,234 11
Money on hand .....	12,162 16		
Due from banks and bankers .....	20,376 48		
Furniture and fixtures .....	1,638 05		
Expenses .....	1,745 86		
Total resources .....	\$88,441 95	Total liabilities .....	\$88,441 95

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$95,500; amount paid in coin is \$23,875. The total number of shares of stock issued is 955 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: G. D. Compton, 40; James Kerr, 50; J. J. Inwall, 100; F. Estudillo, 40; P. L. Griffin, 5; Lawrence Middlecoff, 30; G. T. Daggett, 30; James McLaren, 280; J. A. Green, 60. Total number of shares held by the Directors is 635 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$4,818 93	\$4,818 93

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$12,921 50	\$25,400 00

## BANK COMMISSIONERS' EXAMINATION. (January 22, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$5,706 50	Capital paid up .....	\$23,875 00
Other real estate .....	4,688 80	Due depositors .....	45,484 51
Loans and discounts .....	40,894 59	Profit and loss .....	3,240 76
Cash balances .....	7,639 15		
Due from banks and bankers .....	11,955 43		
Furniture, fixtures, etc. ....	1,556 00		
Expenses, taxes, etc. ....	159 80		
Total resources .....	\$72,600 27	Total liabilities .....	\$72,600 27



## BANK OF SAN JOSÉ. (Incorp. January 31, 1868.)

## JANUARY STATEMENT.

T. ELLARD BEANS, President.

CLEMENT T. PARK, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$120,000 00	Capital paid in coin.....	\$200,000 00
Miscellaneous bonds and stocks.....	104,750 00	Reserve fund.....	100,000 00
County warrants.....	2,035 69	Profit and loss and contingent fund.....	73,712 90
Loans on real estate.....	334,426 20	Due depositors.....	577,028 05
Loans on stocks, bonds, and warrants.....	24,352 60	Due banks and bankers.....	20,543 24
Loans on other securities (grain, etc.).....	2,240 00	Dividends unpaid.....	2,600 00
Loans on personal security.....	185,011 73		
Money on hand.....	113,779 45		
Due from banks and bankers.....	79,182 03		
Furniture and fixtures.....	3,000 00		
Other assets.....	5,106 49		
Total resources.....	\$973,884 19	Total liabilities.....	\$973,884 19

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows: T. Ellard Beans, 211½; Wm. Knox Beans, 10; John T. Colahan, 5. Total number of shares held by the Directors is 226½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$334,426 20	\$794,216 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific Railroad general first mortgage bonds.....	\$48,000 00	\$52,800 00	\$55,200 00
Santa Clara County bonds.....	38,000 00	38,000 00	38,000 00
Los Gatos School District bonds.....	4,500 00	4,500 00	4,500 00
Spring Valley Waterworks 6 per cent bonds.....	1,000 00	1,245 00	1,245 00
San José Woolen Mills stock.....	10,000 00	6,000 00	6,000 00
Farmers Union, San José, stock.....	1,500 00	1,905 00	2,000 00
San José Light and Power Co. stock.....	1,100 00	300 00	300 00
Santa Clara County warrants.....	2,035 69	2,035 69	2,035 69
Totals.....	\$106,135 69	\$106,785 69	\$109,280 69

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stocks .....	\$17,400 00	\$15,952 60	\$26,120 00
Miscellaneous local stocks .....	10,800 00	7,400 00	10,700 00
United States 4 per cent bonds .....	1,000 00	1,000 00	1,240 00
Totals .....	\$29,200 00	\$24,352 60	\$38,060 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and hay in store .....	\$2,240 00	\$3,380 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$120,000 00	Capital paid in coin .....	\$200,000 00
Miscellaneous bonds and stocks .....	98,650 00	Reserve fund .....	100,000 00
County warrants .....	1,310 00	Profit and loss and contingent fund .....	60,343 76
Loans on real estate .....	306,188 82	Due depositors .....	457,073 46
Loans on stocks, bonds, and warrants .....	26,062 60	Due banks and bankers .....	9,824 18
Loans on personal security .....	151,879 22	Dividends unpaid .....	2,637 50
Money on hand .....	97,615 39		
Due from banks and bankers .....	18,193 60		
Furniture and fixtures .....	3,000 00		
Other assets .....	6,979 27		
Total resources .....	\$829,878 90	Total liabilities .....	\$829,878 90

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows: T. Ellard Beans, 211½; William Knox Beans, 10; John T. Colahan, 5. Total number of shares held by the Directors is 226½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$306,188 82	\$693,400 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific Railroad general first mortgage bonds .....	\$47,000 00	\$51,700 00	\$52,640 00
Santa Clara County bonds .....	34,000 00	34,000 00	34,000 00
Los Gatos School District bonds .....	3,500 00	3,500 00	3,500 00
Spring Valley Waterworks 6 per cent bonds .....	1,000 00	1,245 00	1,245 00
San José Woolen Manufacturing Co. stock .....	10,000 00	6,000 00	6,000 00
Farmers Union, San José, stock .....	1,500 00	1,905 00	2,000 00
Light and Power Company, San José, stock .....	1,100 00	300 00	300 00
Santa Clara County warrants .....	1,310 00	1,310 00	1,310 00
Totals .....	\$99,410 00	\$99,960 00	\$100,995 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stocks .....	\$17,400 00	\$17,252 60	\$25,335 00
Miscellaneous local stocks .....	24,300 00	7,810 00	13,975 00
United States 4 per cent consols .....	1,000 00	1,000 00	1,165 00
Totals .....	\$42,700 00	\$26,062 60	\$40,475 00

## BANK COMMISSIONERS' EXAMINATION. (February 13, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$120,000 00	Capital paid up .....	\$200,000 00
Invested in stocks, bonds, and warrants .....	98,978 00	Reserve fund .....	100,000 00
Loans and discounts .....	502,978 80	Due depositors .....	498,756 64
Cash balances .....	86,603 33	Due banks and bankers .....	16,283 31
Due from banks and bankers .....	57,230 88	Interest collected .....	3,754 93
Furniture, fixtures, etc. ....	3,000 00	Rents, exchange, etc. ....	1,762 12
Expenses, taxes, etc. ....	1,794 90	Dividends unpaid .....	1,437 50
Total resources .....	\$870,585 91	Profit and loss .....	48,591 41
		Total liabilities .....	\$870,585 91

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ. (Incorp.  
May 8, 1874.)

JANUARY STATEMENT.

B. D. MURPHY, President.

JOHN T. McGEOGHEGAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$53,500 00	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds and stocks.....	16,575 00	Reserve fund.....	235,000 00
County warrants.....	120 00	Due depositors.....	524,258 75
Loans on real estate.....	39,070 00	Due banks and bankers.....	38,127 57
Loans on stocks, bonds, and warrants.....	90,661 59	Other liabilities.....	8,903 90
Loans on other securities (grain, etc.).....	1,150 00		
Loans on personal security....	702,660 64		
Money on hand.....	69,612 67		
Due from banks and bankers..	122,536 42		
Furniture and fixtures.....	1,500 00		
Expenses.....	7,604 65		
Taxes.....	1,299 25		
Total resources.....	\$1,106,290 22	Total liabilities.....	\$1,106,290 22

DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry B. Alvord, 200; James W. Findlay, 115; L. Lion, 314; B. D. Murphy, 142; Juan Malarin, 75; James W. Rea, 200; George W. Rutherford, 800; J. Rich, 20; E. Williams, 500. Total number of shares held by the Directors is 2,366 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara and San Benito .....	\$41,500 00	\$50,000 00
Santa Cruz.....	12,000 00	17,000 00
Totals .....	\$53,500 00	\$67,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara .....	\$7,500 00	\$12,500 00
Santa Clara.....	19,570 00	37,000 00
Carson City, Nev.....	12,000 00	25,000 00
Totals .....	\$39,070 00	\$74,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis Obispo Water Co. stock.....	\$15,000 00	\$10,000 00	\$10,000 00
Eureka Warehouse bonds .....	22,150 00	2,000 00	2,500 00
Santa Clara County warrants .....	120 00	120 00	120 00
Los Angeles County bonds .....	3,000 00	3,000 00	3,000 00
Paul O. Burns Wine Co. stock .....	5,000 00	1,575 00	1,575 00
Totals .....	\$45,270 00	\$16,695 00	\$17,195 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
69 San José and Santa Clara Railroad Co. bonds..	\$34,500 00	\$33,000 00	\$34,500 00
950 shares Shasta Lumber Co. stock.....	47,500 00	22,641 59	38,000 00
6,000 shares Paul O. Burns Wine Co. stock.....	6,000 00	750 00	2,400 00
567 shares Commercial and Savings Bank stock	56,700 00	18,020 00	36,288 00
100 shares The Stearns Rancho stock.....	1,000 00	15,000 00	28,000 00
6,500 shares Enterprise Mill and Lumber Co. stock .....	32,500 00	1,000 00	32,500 00
5 shares San José Light and Power Co. stock..	500 00	250 00	300 00
Totals .....	\$178,700 00	\$90,661 59	\$171,988 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Barley .....	\$1,150 00	\$2,200 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$53,500 00	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds and stocks.....	21,575 00	Reserve fund.....	235,000 00
Loans on real estate .....	37,170 00	Profit and loss and contingent fund .....	42,062 80
Loans on stocks, bonds, and warrants.....	78,511 93	Due depositors.....	468,159 25
Loans on personal security .....	705,035 51	Due banks and bankers .....	44,888 66
Money on hand.....	76,630 29	Other liabilities .....	10,671 79
Due from banks and bankers .....	116,187 98		
Furniture and fixtures.....	1,500 00		
Expenses .....	9,667 67		
Taxes .....	1,004 12		
Total resources .....	\$1,100,782 50	Total liabilities .....	\$1,100,782 50



## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: H. B. Alvord, 200; J. W. Findlay, 115; L. Lion, 314; B. D. Murphy, 142; James W. Rea, 204; Jacob Rich, 20; J. W. Ryland, 19; Edward Williams, 500; L. A. Whitehurst, 517. Total number of shares held by the Directors is 2,031 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara .....	\$30,000 00	\$40,000 00
San Benito .....	12,000 00	19,000 00
Santa Cruz .....	11,500 00	15,000 00
Totals .....	\$53,500 00	\$74,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$25,670 00	\$40,000 00
Santa Barbara .....	7,500 00	25,000 00
Carson City, Nev. ....	4,000 00	24,000 00
Totals .....	\$37,170 00	\$89,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Los Angeles bonds .....	\$3,000 00	\$3,000 00	\$3,000 00
10,000 shares Paul O. Burns Wine Co. stock .....	10,000 00	1,575 00	3,000 00
212½ shares Eureka Warehouse stock .....	21,250 00	2,000 00	2,000 00
150 shares San Luis Obispo Water Co. stock .....	15,000 00	10,000 00	10,000 00
50 shares The Donohoe-Kelly Banking Co. stock .....	5,000 00	5,000 00	5,000 00
Totals .....	\$54,250 00	\$21,575 00	\$23,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
950 shares Shasta Lumber Co. stock .....	\$47,500 00	\$22,711 93	\$38,000 00
125 shares California R. L. and L. Co. stock .....	12,500 00	5,000 00	15,500 00
6,500 shares Enterprise M. and L. Co. stock .....	32,500 00	1,000 00	-----
40 shares Garden City National Bank stock .....	4,000 00	4,000 00	4,400 00
150 shares Albert Fisher Canning Co. stock .....	15,000 00	1,000 00	1,500 00
220 shares Commercial and Savings Bank stock .....	22,000 00	10,900 00	14,000 00
50 shares Union Savings Bank stock .....	5,000 00	1,200 00	1,500 00
200 shares San José Dried Fruit Co. stock .....	20,000 00	2,000 00	2,000 00
63 bonds S. J. and S. C. R. R. Co. ....	31,500 00	30,700 00	31,500 00
Totals .....	\$190,000 00	\$78,511 93	\$108,400 00

## BANK COMMISSIONERS' EXAMINATION. (February 11, 1891.)

Resources.		Liabilities.	
Real estate.....	\$53,500 00	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants.....	16,695 00	Reserve fund.....	235,000 00
Loans and discounts.....	761,763 64	Due depositors.....	442,967 88
Cash balances.....	104,237 35	Due banks and bankers.....	26,459 31
Due from banks and bankers.....	89,096 25	Interest collected.....	2,469 09
Furniture, fixtures, etc.....	1,500 00	Rents, exchange, etc.....	145 08
Expenses, taxes, etc.....	2,262 27	Dividends unpaid.....	1,125 00
		Profit and loss.....	20,888 15
Total resources.....	\$1,029,054 51	Total liabilities.....	\$1,029,054 51

## BANK OF SAN LUIS OBISPO. (Incorp. August 20, 1873.)

## JANUARY STATEMENT.

JAMES L. CRITTENDEN, President.

W. E. STEWART, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	42,736 88	Reserve fund.....	200,000 00
Loans on real estate.....	155,537 00	Profit and loss and contingent fund.....	55,753 29
Loans on personal security.....	267,858 82	Due depositors.....	172,928 22
Money on hand.....	26,258 46		
Due from banks and bankers.....	18,790 35		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$528,681 51	Total liabilities.....	\$528,681 51

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James L. Crittenden, 490½; P. W. Murphy, 10; C. A. Pitkin, 25; J. W. Smith, 10; W. E. Stewart, 10. Total number of shares held by the Directors is 545½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$42,736 88	\$42,736 88

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo.....	\$153,990 06	\$153,990 06
Santa Barbara.....	1,546 94	1,546 94
Totals.....	\$155,537 00	\$155,537 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	46,622 54	Reserve fund .....	200,000 00
Loans on real estate .....	56,519 39	Profit and loss and contingent	
Loans on personal security .....	267,479 69	fund .....	54,513 27
Money on hand .....	33,728 11	Due depositors .....	128,355 76
Due from banks and bankers .....	61,019 30		
Furniture and fixtures .....	2,500 00		
Total resources .....	\$482,869 03	Total liabilities .....	\$482,869 03

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Jas. L. Crittenden, 475½; N. J. Brittan, 25; P. W. Murphy, 10; Ernest Graves, 10; S. W. Wilson, 10. Total number of shares held by the Directors is 530½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo .....	\$46,622 54	\$46,622 54

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$56,519 39	\$56,519 39

## BANK COMMISSIONERS' EXAMINATION. (October 14, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid up .....	\$100,000 00
Other real estate .....	42,736 88	Reserve fund .....	200,000 00
Loans on real estate .....	145,278 22	Due depositors .....	238,299 19
Loans and discounts .....	304,525 62	Interest collected .....	1,849 37
Cash balances .....	15,217 21	Rents, exchange, etc. ....	5 00
Due from banks and bankers .....	59,855 87	Profit and loss .....	46,392 49
Furniture, fixtures, etc. ....	2,500 00		
Expenses, taxes, etc. ....	1,182 25		
Other assets .....	250 00		
Total resources .....	\$586,546 05	Total liabilities .....	\$586,546 05

# COMMERCIAL BANK OF SAN LUIS OBISPO. (Incorp. March 16, 1888.)

## JANUARY STATEMENT.

McD. R. VENABLE, President.

H. BRUNNER, Cashier.

L. M. KAISER, Vice-President.

Resources.		Liabilities.	
Real estate taken for debt .....	\$11,284 18	Capital paid in coin .....	\$100,000 00
Miscellaneous bonds and stocks .....	20,200 00	Reserve fund .....	10,000 00
County warrants .....	4,102 21	Profit and loss and contin-	
Loans on real estate .....	12,778 20	gent fund .....	1,448 10
Loans on personal security .....	388,779 21	Due depositors .....	372,469 54
Money on hand .....	29,532 41	Due banks and bankers .....	512 29
Due from banks and bankers .....	16,503 72	Other liabilities .....	2,000 00
Furniture and fixtures .....	3,250 00		
Total resources .....	\$486,429 93	Total liabilities .....	\$486,429 93

### DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors and number of shares of stock held by each, are as follows: McD. R. Venable, 75; A. Tognassini, 100; W. T. Scott, 100; H. M. Warden, 50; B. Pezzoni, 50; George T. Gragg, 25; S. A. Dana, 35; L. M. Kaiser, 55; H. Brunner, 30. Total number of shares held by the Directors is 520 shares.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo .....	\$11,284 18	\$12,500 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$11,778 20	\$25,000 00
Santa Barbara .....	1,000 00	3,000 00
Totals .....	\$12,778 20	\$28,000 00

### AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
404 shares of stock in California Mortgage and Savings Bank, 50 per cent paid in .....	\$40,400 00	\$20,200 00	\$20,500 00
San Luis Obispo school orders .....	4,102 21	4,102 21	4,102 21
Totals .....	\$44,502 21	\$24,302 21	\$24,602 21



## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$11,284 18	Capital paid in coin .....	\$100,000 00
Miscellaneous bonds and stocks .....	42,400 00	Reserve fund .....	12,500 00
Loans on real estate .....	11,160 00	Profit and loss and contingent fund .....	1,425 29
Loans on personal security .....	355,073 66	Due depositors .....	358,763 30
Money on hand .....	23,788 66	Due banks and bankers .....	13 50
Due from banks and bankers .....	29,120 59	Dividends unpaid .....	625 00
Furniture and fixtures .....	3,000 00	Interest on certificates due and unpaid .....	2,500 00
Total resources .....	\$475,827 09	Total liabilities .....	\$475,827 09

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 55; L. M. Kaiser, 50; A. Tognassini, 100; W. T. Scott, 100; H. M. Warden, 50; S. A. Dana, 35; George T. Gragg, 25; B. Pezzoni, 50; H. Brunner, 30. Total number of shares held by the Directors is 495 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo .....	\$11,284 18	\$12,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$10,160 00	\$25,000 00
Santa Barbara .....	1,000 00	3,000 00
Totals .....	\$11,160 00	\$28,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
404 shares Cal. Mortgage and Savings Bk. stock .....	\$40,400 00	\$40,400 00	\$41,612 00
80 shares Bank of Santa Maria stock .....	8,000 00	2,000 00	8,400 00
Totals .....	\$48,400 00	\$42,400 00	\$50,012 00



## BANK COMMISSIONERS' EXAMINATION. (May 16, 1891.)

Resources.		Liabilities.	
Real estate .....	\$11,284 18	Capital paid up .....	\$100,000 00
Invested in stocks, bonds, and warrants .....	41,900 00	Reserve fund .....	10,000 00
Loans and discounts .....	357,494 22	Due depositors .....	319,356 26
Cash balances .....	16,220 54	Due banks and bankers .....	6,116 94
Due from banks and bankers .....	3,505 03	Interest collected .....	1,305 86
Furniture, fixtures, etc. ....	3,250 00	Rents, exchange, etc. ....	68 02
Expenses, taxes, etc. ....	2,887 70	Dividends unpaid .....	1,200 00
Other assets .....	1,610 62	Profit and loss .....	105 21
Total resources .....	\$438,152 29	Total liabilities .....	\$438,152 29

## BANK OF SAN MIGUEL. (Incorp. July 1, 1889.)

## JANUARY STATEMENT.

E. AUSTIN, President.

W. B. AUSTIN, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$24,840 00	Capital paid in coin .....	\$50,000 00
Loans on stocks, bonds, and warrants .....	1,315 55	Profit and loss and contingent fund .....	8,676 82
Loans on other securities (grain, etc.) .....	386 55	Due depositors .....	35,426 66
Loans on personal security .....	48,250 15		
Money on hand .....	9,005 00		
Due from banks and bankers .....	8,864 97		
Furniture and fixtures .....	1,441 26		
Total resources .....	\$94,103 48	Total liabilities .....	\$94,103 48

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Porter, 10; Wm. Pinkerton, 10; W. B. Austin, 100; E. Austin, 780; O. T. Harvey, 60. Total number of shares held by the Directors is 960 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$13,260 00	\$28,000 00
San Luis Obispo .....	11,580 00	25,000 00
Totals .....	\$24,840 00	\$53,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School warrants.....	\$1,315 55	\$1,315 55	\$1,315 55

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat.....	\$386 55	\$500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$21,133 80	Capital paid in coin.....	\$50,000 00
Loans on personal security....	59,803 00	Profit and loss and contin-	
Money on hand.....	18,715 72	gent fund.....	10,792 82
Due from banks and bankers...	14,253 15	Due depositors.....	54,530 50
Furniture and fixtures.....	1,441 26	Other liabilities.....	23 61
Total resources .....	\$115,346 93	Total liabilities .....	\$115,346 93

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Porter, 10; William Pinkerton, 10; O. T. Harvey, 60; W. B. Austin, 100; E. Austin, 780. Total number of shares held by the Directors is 960 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey.....	\$12,038 80	\$30,000 00
San Luis Obispo.....	9,095 00	23,000 00
Totals .....	\$21,133 80	\$53,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 10, 1890.)

Resources.		Liabilities.	
Loans on real estate .....	\$27,845 00	Capital paid up.....	\$50,000 00
Loans and discounts.....	40,592 38	Due depositors.....	43,523 51
Cash balances.....	11,000 67	Interest collected.....	3,135 44
Due from banks and bankers...	20,459 97	Rents, exchange, etc.....	173 71
Furniture, fixtures, etc.....	1,441 26	Profit and loss .....	5,427 50
Expenses, taxes, etc.....	920 88		
Total resources .....	\$102,260 16	Total liabilities .....	\$102,260 16

## BANK OF SAN PEDRO. (Incorp. April, 1888.)

## JANUARY STATEMENT.

WM. G. KERCKHOFF, President.

GEO. H. PECK, JR., Secretary.

Resources.		Liabilities.	
Bank premises.....	\$4,949 07	Capital paid in coin.....	\$25,000 00
Real estate taken for debt....	4,525 73	Profit and loss and contin-	
Loans on real estate.....	17,905 99	gent fund.....	645 83
Money on hand.....	1,967 35	Due depositors.....	10,998 14
Due from banks and bankers..	7,310 38	Due banks and bankers.....	14 55
Total resources .....	\$36,658 52	Total liabilities .....	\$36,658 52

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. G. Kerckhoff, 179; Jas. Cuzner, 70; Geo. H. Peck, Jr., 242; Geo. Eschman, 1; Jas. H. Dodson, 2; Ed. Mahar, 5; C. K. Drane, 1. Total number of shares held by the Directors is 500 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$4,525 73	\$4,525 73

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$17,905 99	\$40,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$4,959 07	Capital paid in coin.....	\$25,000 00
Real estate taken for debt....	4,525 73	Profit and loss and contingent	
Loans on real estate.....	21,947 10	fund .....	94 45
Money on hand.....	2,085 68	Due depositors.....	14,547 69
Due from banks and bankers..	6,124 56		
Total resources .....	\$39,642 14	Total liabilities .....	\$39,642 14

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. G. Kerckhoff, 179; James Cuzner, 70; George H. Peck, Jr., 242; Geo. Eschman, 1; James H. Dodson, 2; Ed. Mahar, 5; C. K. Drane, 1. Total number of shares held by the Directors is 500 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$4,525 73	\$5,000 00

## BANK COMMISSIONERS' EXAMINATION. (January 15, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$4,092 82	Capital paid up .....	\$25,000 00
Other real estate .....	4,525 73	Due depositors .....	9,997 13
Loans and discounts .....	17,031 20	Due banks and bankers .....	148 45
Cash balances .....	2,456 95	Interest collected .....	383 34
Due from banks and bankers ..	6,532 08	Rents, exchange, etc. ....	12 88
Furniture, fixtures, etc. ....	856 25	Profit and loss .....	20 83
Expenses, taxes, etc. ....	67 60		
Total resources .....	\$35,562 63	Total liabilities .....	\$35,562 63

## COMMERCIAL BANK OF SANTA ANA. (Incorp. April 22, 1882.)

## JANUARY STATEMENT.

D. HALLADAY, President.

W. K. JAMES, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	7,143 65	Reserve fund .....	50,000 00
United States bonds .....	2,000 00	Profit and loss and contingent fund .....	1,692 68
Miscellaneous bonds and stocks ..	32,700 00	Due depositors .....	214,373 02
County warrants .....	10,529 99	Due banks and bankers .....	13,641 59
Loans on real estate .....	48,955 62		
Loans on stocks, bonds, and warrants .....	10,000 00		
Loans on personal security .....	164,818 49		
Money on hand .....	47,783 06		
Due from banks and bankers ..	37,584 37		
Furniture and fixtures .....	2,000 00		
Other assets .....	1,192 11		
Total resources .....	\$379,707 29	Total liabilities .....	\$379,707 29

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Halladay, 260; N. Palmer, 440; H. Mabury, 200; W. S. Bartlett, 10; W. K. James, 10. Total number of shares held by the Directors is 920 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$4,000 00	\$5,000 00
Orange .....	3,143 00	4,000 00
Totals .....	\$7,143 00	\$9,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange .....	\$48,955 62	\$126,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
United States bonds .....	\$2,000 00	\$2,000 00
Los Angeles County school bonds .....	3,000 00	3,000 00
Orange County school bonds .....	100 00	100 00
Los Angeles County road warrants .....	459 70	459 70
Orange County warrants .....	10,070 29	10,070 29
Bank of Orange stock .....	89,500 00	22,375 00
Bank of Tustin stock .....	5,000 00	1,250 00
Olive Milling, Land, and Improvement Company stock .....	1,000 00	1,000 00
Totals .....	\$111,129 99	\$40,254 99

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
20 shares Arizona Sandstone Company stock .....	\$20,000 00	\$10,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	7,463 65	Reserve fund .....	50,000 00
United States bonds .....	2,000 00	Profit and loss and contin-	
Miscellaneous bonds and		gent fund .....	5,054 88
stocks .....	32,600 00	Due depositors .....	203,636 49
County warrants .....	561 24	Due banks and bankers .....	228 88
Loans on real estate .....	63,029 06		
Loans on stocks, bonds, and			
warrants .....	13,600 00		
Loans on personal security .....	138,595 81		
Money on hand .....	46,235 20		
Due from banks and bankers .....	36,642 63		
Furniture and fixtures .....	2,000 00		
Other assets .....	1,192 11		
Total resources .....	\$358,919 70	Total liabilities .....	\$358,919 70



## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Halladay, 260; N. Palmer, 440; H. Mabury, 200; W. S. Bartlett, 10; W. K. James, 10. Total number of shares held by the Directors is 920.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$4,000 00	\$5,000 00
Orange .....	3,463 65	4,000 00
Totals .....	\$7,463 65	\$9,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange .....	\$63,029 06	\$145,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
United States bonds .....	\$2,000 00	\$2,000 00
Los Angeles County school bonds .....	3,000 00	3,000 00
Bank of Orange stock .....	89,500 00	22,375 00
Bank of Tustin stock .....	5,000 00	1,250 00
Orange County Savings, Loan, and Trust Company stock .....	25,500 00	4,975 00
Olive Milling, Land, and Improvement Company stock .....	1,000 00	1,000 00
Totals .....	\$126,000 00	\$34,600 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
53½ shares Arizona Sandstone Company stock .....	\$13,500 00
10 shares Atchison, Topeka, and Santa Fe Railway Company stock .....	100 00
Total .....	\$13,600 00

## BANK COMMISSIONERS' EXAMINATION. (May 23, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	7,463 65	Reserve fund.....	50,000 00
Invested in stocks, bonds, and warrants.....	35,060 50	Due depositors.....	203,699 85
Loans and discounts.....	207,287 52	Due banks and bankers.....	155 10
Cash balances.....	40,917 24	Interest collected.....	5,015 95
Due from banks and bankers.....	48,342 24	Rents, exchange, etc. ....	365 42
Furniture, fixtures, etc.....	2,000 00	Profit and loss.....	720 47
Expenses, taxes, etc. ....	2,693 53		
Other assets.....	1,192 11		
Total resources.....	\$359,956 79	Total liabilities.....	\$359,956 79

## COMMERCIAL BANK—SANTA BARBARA. (Incorp. August 15, 1887.)

## JANUARY STATEMENT.

GEORGE S. EDWARDS, President.

W. B. METCALF, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$16,000 00	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	1,000 00	Reserve fund.....	4,000 00
Miscellaneous bonds and stocks.....	807 77	Profit and loss and contingent fund.....	274 36
County warrants.....	71 00	Due depositors.....	79,505 60
Loans on real estate.....	23,650 00	Other liabilities.....	250 00
Loans on stocks, bonds, and warrants.....	10,162 50		
Loans on personal security ..	46,852 99		
Money on hand.....	15,775 57		
Due from banks and bankers ..	15,296 13		
Furniture and fixtures.....	3,842 95		
Other assets.....	571 05		
Total resources.....	\$134,029 96	Total liabilities.....	\$134,029 96

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: George S. Edwards, 495; E. B. Hall, 10; Hugh D. Vail, 100; Joseph Sexton, 20; James A. Blood, 45; W. W. Hollister, 30. Total number of shares held by the Directors is 700 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Barbara.....	\$1,000 00	\$1,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara .....	\$23,350 00	\$56,600 00
Ventura .....	300 00	1,500 00
Totals .....	\$23,650 00	\$58,100 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
Santa Barbara Loan and Building Association stock .....	\$807 77

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
60 shares Santa Barbara Gas Co. stock .....	\$6,000 00	\$1,000 00	\$9,000 00
75 shares Redondo Land Co. stock .....	7,500 00	562 50	3,000 00
120 shares Stearns Wharf Co. stock .....	12,000 00	6,100 00	7,200 00
40 shares Loan and Building Association stock .....	.....	1,200 00	1,625 00
30 shares Commercial Bank stock .....	3,000 00	1,300 00	1,600 00
Totals .....	\$28,500 00	\$10,162 50	\$22,425 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ....	\$1,000 00	Capital paid in coin .....	\$50,000 00
Other real estate .....	16,000 00	Reserve fund .....	5,000 00
Miscellaneous bonds and stocks .....	536 52	Profit and loss and contin- gent fund .....	100 73
County warrants .....	547 77	Due depositors .....	130,132 11
Loans on real estate .....	18,559 00		
Loans on stocks, bonds, and warrants .....	11,015 00		
Loans on personal security ...	61,443 44		
Money on hand .....	28,614 68		
Due from banks and bankers ..	43,614 98		
Furniture and fixtures .....	3,842 95		
Other assets .....	58 50		
Total resources .....	\$185,232 84	Total liabilities .....	\$185,232 84

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: George S. Edwards, 455; Hugh D. Vail, 100; E. B. Hall, 10; Joseph Sexton, 50; James A. Blood, 45; W. W. Hollister, 30; W. C. Show, 20. Total number of shares held by the Directors is 710 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Barbara .....	\$1,000 00	\$1,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara .....	\$18,259 00	\$40,000 00
Ventura .....	300 00	1,000 00
Totals .....	\$18,559 00	\$41,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
10 shares Santa Barbara Loan and Building Association stock .....	\$2,000 00	\$536 52	\$600 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
42 shares Loan and Building Associa'n stock ..	\$8,400 00	\$1,615 00	\$2,520 00
30 shares Santa Barbara Savings and Loan Bank stock .....	3,000 00	300 00	300 00
75 shares Redondo Land Company stock .....	7,500 00	2,000 00	4,000 00
60 shares Santa Barbara Gas Company stock ..	6,000 00	1,000 00	9,000 00
120 shares Stearns Wharf Company stock .....	12,000 00	6,100 00	6,500 00
Totals .....	\$36,900 00	\$11,015 00	\$22,320 00

## BANK COMMISSIONERS' EXAMINATION. (April 13, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$16,000 00	Capital paid up .....	\$50,000 00
Other real estate .....	1,000 00	Reserve fund .....	4,000 00
Invested in stocks, bonds, and warrants .....	726 52	Due depositors .....	92,674 19
Loans and discounts .....	96,094 75	Interest collected .....	1,691 66
Cash balances .....	10,205 37	Rents, exchange, etc. ....	125 00
Due from banks and bankers ..	19,633 78	Profit and loss .....	274 36
Furniture, fixtures, etc. ....	3,842 95		
Expenses, taxes, etc. ....	1,261 84		
Total resources .....	\$148,765 21	Total liabilities .....	\$148,765 21

# BANK OF SANTA CLARA COUNTY—SANTA CLARA. (Incorp. May 31, 1875.)

## JANUARY STATEMENT.

JAS. P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$9,712 80	Capital paid in coin.....	\$135,000 00
Miscellaneous bonds and stocks.....	26,069 93	Reserve fund.....	70,000 00
Loans on real estate.....	42,825 60	Profit and loss and contingent fund.....	15,000 00
Loans on other securities (grain, etc.).....	22,762 00	Due depositors.....	215,808 94
Loans on personal security.....	315,125 54	Dividends unpaid.....	220 00
Money on hand.....	20,349 88	Discount, interest, and expenses.....	10,640 88
Due from banks and bankers.....	9,649 07		
Furniture and fixtures.....	175 00		
Total resources.....	\$446,669 82	Total liabilities.....	\$446,669 82

### DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$135,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows: W. J. Casey, 17; J. H. Dibble, 138; J. Eberhard, 100; F. C. Franck, 583; W. D. Hudson, 50; C. C. Hayward, 20; S. I. Jamison, 25; W. B. Kingsbury, 40; H. M. Leonard, 700; Jas. P. Pierce, 700; R. T. Pierce, 15. Total number of shares held by the Directors is 2,388 shares.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$9,712 80	\$20,000 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$35,825 60	\$55,000 00
Santa Cruz.....	7,000 00	20,000 00
Totals.....	\$42,825 60	\$75,000 00

### AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Miscellaneous.....	\$75,000 00	\$26,069 93

### AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Hay and grain.....	\$22,762 00	\$45,000 00



## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$9,024 30	Capital paid in coin .....	\$135,000 00
Miscellaneous bonds and stocks .....	64,383 00	Reserve fund .....	70,000 00
Loans on real estate .....	132,702 22	Profit and loss and contingent fund .....	15,000 00
Loans on other securities (grain, etc.) .....	23,366 00	Due depositors .....	226,358 74
Loans on personal security .....	239,771 28	Due banks and bankers .....	51,534 57
Money on hand .....	25,525 68	Dividends unpaid .....	130 00
Due from banks and bankers .....	12,490 97	Interest collected .....	9,415 14
Furniture and fixtures .....	175 00		
Total resources .....	\$507,438 45	Total liabilities .....	\$507,438 45

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$135,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Dibble, 138; Jacob Eberhard, 100; F. C. Franck, 583; W. D. Hudson, 50; C. C. Hayward, 20; Samuel I. Jamison, 25; W. B. Kingsbury, 40; H. M. Leonard, 700; Jas. P. Pierce, 650; Jas. H. Pierce, 50; R. T. Pierce, 15. Total number of shares held by the Directors is 2,371 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara .....	\$9,024 30	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$125,702 22	\$250,000 00
Santa Cruz .....	7,000 00	20,000 00
Totals .....	\$132,702 22	\$270,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Miscellaneous stocks .....	\$200,000 00	\$64,383 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Hay and grain .....	\$23,366 00	\$40,000 00

## BANK COMMISSIONERS' EXAMINATION. (February 9, 1891.)

Resources.		Liabilities.	
Real estate.....	\$9,607 80	Capital paid up.....	\$135,000 00
Loans and discounts.....	463,448 81	Reserve fund.....	70,000 00
Cash balances.....	17,267 21	Due depositors.....	224,973 12
Furniture, fixtures, etc. ....	175 00	Due banks and bankers.....	41,746 42
Expenses, taxes, etc.....	554 11	Interest collected.....	3,723 39
		Dividends unpaid.....	610 00
		Profit and loss.....	15,000 00
Total resources .....	\$491,052 93	Total liabilities .....	\$491,052 93

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ. (Incorp.  
August 10, 1875.)

## JANUARY STATEMENT.

J. H. LOGAN, President.

F. G. MENEFFEE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,000 00	Capital paid in coin.....	\$80,000 00
Real estate taken for debt.....	2,000 00	Reserve fund.....	30,000 00
Miscellaneous bonds and stocks.....	120 00	Profit and loss and contingent fund.....	25,758 80
Loans on real estate.....	28,888 00	Due depositors.....	259,900 68
Loans on stocks, bonds, and warrants.....	24,215 00		
Loans on other securities (jewelry).....	717 00		
Loans on personal security, including overdrafts.....	241,446 51		
Money on hand.....	34,506 86		
Due from banks and bankers.....	56,266 11		
Furniture and fixtures.....	1,500 00		
Total resources .....	\$395,659 48	Total liabilities .....	\$395,659 48

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Logan, 32; P. B. Fagen, 214; L. Schwartz, 79; Frank O'Neill, 10; J. D. Phelan, 15; B. F. Porter, 42; S. F. Grover, 10. Total number of shares held by the Directors is 402 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz.....	\$2,000 00	\$2,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$1,500 00	\$1,500 00
Santa Cruz .....	27,388 00	55,000 00
Totals .....	\$28,888 00	\$56,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Brown Valley school bonds .....	\$120 00	\$120 00	\$120 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
375 shares Park Av. Street R. R. Co. stock .....	\$18,750 00	\$2,500 00	\$18,750 00
300 shares Grover & Co. stock .....	15,000 00	6,000 00	15,000 00
200 shares Grover & Co. stock .....	10,000 00	3,000 00	10,000 00
10 shares Santa Cruz Farmers Union stock .....	500 00	135 00	500 00
Bank stock .....	8,740 00	7,700 00	13,580 00
75 shares Farmers Union stock .....	3,750 00	3,880 00	3,750 00
Totals .....	\$56,740 00	\$24,215 00	\$61,580 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Jewelry .....	\$717 00	\$1,100 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$6,000 00	Capital paid in coin .....	\$80,000 00
Real estate taken for debt .....	3,500 00	Reserve fund .....	40,000 00
Loans on real estate .....	27,485 00	Profit and loss and contingent fund .....	17,700 82
Loans on stocks, bonds, and warrants .....	21,515 00	Due depositors .....	213,890 54
Loans on other securities (jewelry) .....	717 00	Other liabilities .....	716 75
Loans on personal security, including overdrafts .....	214,052 63		
Money on hand .....	28,610 66		
Due from banks and bankers .....	48,927 82		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$352,308 11	Total liabilities .....	\$352,308 11

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Logan, 12; P. B. Fagen, 214; L. Schwartz, 109; B. F. Porter, 42; S. Drennan, 21; S. F. Grover, 10; J. D. Phelan, 15. Total number of shares held by the Directors is 423 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz.....	\$2,000 00	\$2,000 00
Humboldt.....	1,500 00	1,500 00
Totals.....	\$3,500 00	\$3,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$27,485 00	\$55,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
500 shares Grover & Co. stock .....	\$25,000 00	\$9,000 00	\$25,000 00
85 shares Farmers Union stock .....	4,250 00	4,015 00	4,250 00
328 shares bank stock.....	10,320 00	8,500 00	14,180 00
Totals.....	\$39,570 00	\$21,515 00	\$43,430 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Jewelry.....	\$717 00	\$1,100 00

## BANK COMMISSIONERS' EXAMINATION. (October 3, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$7,500 00	Capital paid up.....	\$80,000 00
Other real estate.....	2,000 00	Reserve fund.....	30,000 00
Invested in stocks, bonds, and warrants.....	261 40	Due depositors.....	258,099 54
Loans and discounts.....	280,240 10	Due banks and bankers.....	3,877 94
Cash balances.....	36,258 93	Interest collected.....	2,146 49
Due from banks and bankers.....	65,165 51	Rents, exchange, etc.....	227 87
Expenses, taxes, etc.....	2,552 68	Dividends unpaid.....	176 00
Total resources.....	\$393,978 62	Profit and loss.....	19,450 78
		Total liabilities.....	\$393,978 62

## CITY BANK—SANTA CRUZ. (Incorp. December 18, 1886.)

## JANUARY STATEMENT.

L. K. BALDWIN, President.

W. D. HASLAM, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ----	\$3,025 85	Capital paid in coin.....	\$46,050 00
Loans on real estate .....	33,749 50	Reserve fund .....	9,203 10
Loans on stocks, bonds, and warrants.....	14,663 63	Due depositors.....	142,169 06
Loans on personal security.....	59,532 35	Due banks and bankers.....	3,914 96
Money on hand.....	75,321 20	Dividends unpaid.....	1,842 00
Due from banks and bankers.....	14,341 62		
Furniture and fixtures.....	2,544 97		
Total resources .....	\$203,179 12	Total liabilities .....	\$203,179 12

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$61,400; amount paid in coin is \$46,050. The total number of shares of stock issued is 614 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 44; F. A. Hihn, 83; A. Russell, 19; M. A. Buckley, 38; Jackson Sylvar, 13; J. S. Green, 20; I. L. Thurber, 50. Total number of shares held by the Directors is 267 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz.....	\$3,025 85	\$4,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$33,749 50	\$60,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
"Surf" Publishing Co. stock .....	\$5,000 00	\$1,000 00	\$2,500 00
Bank stock .....	44,800 00	13,663 63	20,750 00
Totals .....	\$49,800 00	\$14,663 63	\$23,250 00



## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$3,120 62	Capital paid in coin .....	\$46,050 00
Loans on real estate .....	30,249 50	Reserve fund .....	10,119 32
Loans on stocks .....	12,693 93	Profit and loss and contingent	
Loans on personal security .....	83,430 29	fund (undivided profits) .....	217 00
Money on hand .....	20,547 05	Due depositors .....	93,549 25
Due from banks and bankers .....	6,690 44	Due banks and bankers .....	8,158 58
Furniture and fixtures .....	2,753 10	Dividends unpaid .....	1,842 00
Other assets .....	451 22		
Total resources .....	\$159,936 15	Total liabilities .....	\$159,936 15

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$61,400; amount paid in coin is \$46,050. The total number of shares of stock issued is 614 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 44; F. A. Hihn, 83; A. Russell, 19; M. A. Buckley, 38; Jackson Sylvar, 13; I. L. Thurber, 42; H. D. Peña, 75. Total number of shares held by the Directors is 314 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz .....	\$3,120 62	\$4,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$30,249 50	\$74,300 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock .....	\$22,000 00	\$12,693 93	\$24,500 00

## BANK COMMISSIONERS' EXAMINATION. (October 2, 1890.)

Resources.		Liabilities.	
Real estate .....	\$3,004 25	Capital paid up .....	\$32,475 00
Loans and discounts .....	87,886 17	Reserve fund .....	6,206 95
Cash balances .....	30,431 95	Due depositors .....	111,899 71
Due from banks and bankers .....	28,675 53	Due banks and bankers .....	246 90
Furniture, fixtures, etc. ....	2,286 04	Interest collected .....	2,109 26
Expenses, taxes, etc. ....	974 69	Rents, exchange, etc. ....	277 69
		Dividends unpaid .....	9 00
		Other liabilities .....	34 12
Total resources .....	\$153,258 63	Total liabilities .....	\$153,258 63

## BANK OF SANTA MARIA. (Incorp. May 15, 1890.)

## JANUARY STATEMENT.

L. M. KAISER, President.

F. B. JACK, Manager.

PAUL O. TIETZEN, Cashier.

Resources.		Liabilities.	
County warrants .....	\$1,827 20	Capital paid in coin .....	\$25,000 00
Loans on real estate .....	2,610 00	Profit and loss and contin-	
Loans on personal security .....	82,718 78	gent fund .....	1,370 64
Money on hand .....	14,419 20	Due depositors .....	76,880 59
Furniture and fixtures .....	1,800 00	Due banks and bankers .....	623 95
Total resources .....	\$103,375 18	Total liabilities .....	\$103,375 18

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Pezzoni, 30; J. F. Goodwin, 10; Paul O. Tietzen, 5; L. M. Kaiser, 5; F. B. Jack, 5; Henry Brunner, 5; McD. R. Venable, 5; R. E. Jack, 5. Total number of shares held by the Directors is 70 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara .....	\$2,610 00	\$7,900 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$7,011 89	Capital paid in coin .....	\$25,000 00
Loans on personal security .....	67,740 65	Profit and loss and contingent	
Money on hand .....	11,605 75	fund .....	1,370 64
Due from banks and bankers .....	59,966 73	Due depositors .....	116,909 34
Furniture and fixtures .....	1,840 50	Due banks and bankers .....	5,056 69
Expenses and taxes .....	2,042 57	Dividends unpaid .....	1,871 42
Total resources .....	\$150,208 09	Total liabilities .....	\$150,208 09

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Pezzoni, 30; J. F. Goodwin, 10; Paul O. Tietzen, 5; L. M. Kaiser, 5; Henry Brunner, 5; McD. R. Venable, 5; F. B. Jack, 5; R. E. Jack, 5. Total number of shares held by the Directors is 70 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara .....	\$7,011 89	\$16,600 00

## BANK COMMISSIONERS' EXAMINATION. (October 16, 1890.)

Resources.		Liabilities.	
Loans and discounts .....	\$97,639 06	Capital paid up .....	\$25,000 00
Cash balances .....	8,258 23	Due depositors .....	85,007 17
Furniture, fixtures, etc. ....	2,769 18	Interest collected .....	71 92
Expenses, taxes, etc. ....	1,575 91	Rents, exchange, etc. ....	163 29
Total resources .....	\$110,242 38	Total liabilities .....	\$110,242 38

## EXCHANGE BANK—SANTA ROSA. (Incorp. April 1, 1890.)

## JANUARY STATEMENT.

MANVILLE DOYLE, President.

F. P. DOYLE, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$10,886 06	Capital paid in coin .....	\$120,000 00
Loans on real estate .....	67,800 00	Profit and loss and contingent fund .....	216 89
Loans on personal security ..	56,633 87	Due depositors .....	37,297 01
Money on hand .....	11,948 03		
Due from banks and bankers ..	6,595 18		
Furniture and fixtures .....	2,798 80		
Other assets .....	851 96		
Total resources .....	\$157,513 90	Total liabilities .....	\$157,513 90

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$120,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Hollis Hitchcock, 1,150; H. E. Lawrence, 500; Wm. Hill, 25; M. Doyle, 1,000; F. P. Doyle, 250. Total number of shares held by the Directors is 2,925 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$67,800 00	\$136,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$10,965 66	Capital paid in coin .....	\$120,000 00
Loans on real estate .....	64,675 00	Profit and loss and contin-	
Loans on personal security ...	87,223 88	gent fund .....	3,271 80
Money on hand .....	8,921 60	Due depositors .....	51,831 63
Due from banks and bankers ..	518 49		
Furniture and fixtures .....	2,798 80		
Total resources .....	\$175,103 43	Total liabilities .....	\$175,103 43

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$120,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Hollis Hitchcock, 1,150; H. E. Lawrence, 250; William Hill, 25; M. Doyle, 1,250; F. P. Doyle, 250. Total number of shares held by the Directors is 2,925 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$64,675 00	\$125,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 15, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$10,886 06	Capital paid up .....	\$120,000 00
Invested in stocks, bonds, and warrants .....	851 96	Due depositors .....	35,864 43
Loans and discounts .....	122,128 82	Interest collected .....	320 25
Cash balances .....	9,877 13	Profit and loss .....	26 96
Due from banks and bankers ..	8,114 87		
Furniture, fixtures, etc. ....	2,798 80		
Expenses, taxes, etc. ....	1,554 00		
Total resources .....	\$156,211 64	Total liabilities .....	\$156,211 64

## SANTA ROSA BANK. (Incorp. August 20, 1870.)

## JANUARY STATEMENT.

WM. E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$36,357 71	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	18,588 17	Reserve fund.....	100,000 00
Loans on real estate.....	202,739 26	Profit and loss and contingent fund.....	66,311 99
Loans on other securities (grain, etc.).....	151,669 73	Due depositors.....	399,296 04
Loans on personal security.....	333,862 85	Due banks and bankers.....	5,185 81
Money on hand.....	66,185 48		
Due from banks and bankers.....	23,440 19		
Expenses.....	9,185 15		
Taxes.....	6,354 57		
Other assets.....	7,410 73		
Interest accrued and not collected.....	15,000 00		
Total resources.....	\$870,793 84	Total liabilities.....	\$870,793 84

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas Hopper, 523; Jas. H. Laughlin, 150; David Burris, 350; Allen A. Curtis, 295; J. P. Maddux, 120; John S. Taylor, 100; Wm. E. McConnell, 20. Total number of shares held by the Directors is 1,558 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$18,588 17	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Humboldt.....	\$20,630 00
Placer.....	12,500 00
Mendocino.....	4,100 00
Sonoma.....	165,509 26
Total.....	\$202,739 26

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wine and brandy in bond, and sundry other collaterals....	\$151,669 73	\$225,000 00



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$36,357 71	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	32,547 86	Reserve fund .....	110,000 00
Loans on real estate .....	193,955 43	Profit and loss and contin-	
Loans on other securities		gent fund .....	36,304 42
(grain, etc.) .....	151,669 73	Due depositors .....	292,244 48
Loans on personal security .....	314,319 99	Due banks and bankers .....	61,977 15
Money on hand .....	34,484 59	Dividends unpaid .....	196 00
Due from banks and bankers .....	5,091 09		
Expenses .....	5,042 95		
Taxes .....	4,930 32		
Other assets .....	22,322 38		
Total resources .....	\$800,722 05	Total liabilities .....	\$800,722 05

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Burris, 350; A. A. Curtis, 295; Thomas Hopper, 523; J. H. Laughlin, 150; J. P. Mad-  
dux, 120; J. S. Taylor, 100; W. E. McConnell, 20. Total number of shares held by the  
Directors is 1,558 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$32,547 86	\$45,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$20,630 00	\$30,000 00
Placer .....	12,500 00	20,000 00
Mendocino .....	4,100 00	10,000 00
Sonoma .....	156,725 43	240,000 00
Totals .....	\$193,955 43	\$300,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wine, brandy, and sundry collaterals .....	\$151,679 63	\$200,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 13, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$36,357 71	Capital paid up.....	\$300,000 00
Other real estate.....	18,588 17	Reserve fund.....	100,000 00
Loans and discounts.....	679,746 13	Due depositors.....	325,312 77
Cash balances.....	30,563 20	Due banks and bankers.....	33,347 90
Due from banks and bankers.....	6,959 46	Interest collected.....	7,690 88
Expenses, taxes, etc.....	12,785 96	Rents, exchange, etc.....	260 71
Other assets.....	7,531 93	Profit and loss.....	25,920 30
Total resources.....	\$792,532 56	Total liabilities.....	\$792,532 56

## SAVINGS BANK OF SANTA ROSA. (Incorp. March 10, 1873.)

## JANUARY STATEMENT.

A. P. OVERTON, President.

GEORGE P. NOONAN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,629 25	Capital paid in coin.....	\$200,000 00
Real estate taken for debt....	46,474 69	Profit and loss and contin- gent fund.....	108,380 21
County warrants.....	3,203 80	Due depositors.....	390,222 18
Loans on real estate.....	343,721 50	Dividends unpaid.....	425 00
Loans on stocks, bonds, and warrants.....	35,000 00		
Loans on personal security....	174,899 44		
Money on hand.....	44,906 58		
Due from banks and bankers..	37,692 13		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$699,027 39	Total liabilities.....	\$699,027 39

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Brown, 75; H. Hitchcock, 100; J. M. Laughlin, 60; A. P. Overton, 120; Julius Ort, 11; W. S. M. Wright, 88; John Walker, 10. Total number of shares held by the Directors is 464 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$46,474 69	\$56,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$343,721 50	\$700,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock .....	\$45,000 00	\$35,000 00	\$65,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,629 25	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	45,951 15	Profit and loss and contin-	
County warrants.....	135 00	gent fund.....	112,280 63
Loans on real estate.....	312,418 90	Due depositors.....	280,898 88
Loans on stocks, bonds, and		Due banks and bankers.....	22,603 59
warrants.....	30,000 00	Dividends unpaid.....	289 00
Loans on personal security....	170,642 23		
Money on hand.....	35,177 27		
Due from banks and bankers....	8,618 30		
Furniture and fixtures.....	2,500 00		
Total resources .....	\$616,072 10	Total liabilities .....	\$616,072 10

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Daniel Brown, 75; H. Hitchcock, 100; A. Markham, 100; A. P. Overton, 120; J. P. Overton, 20; Julius Ort, 11; John Walker, 5. Total number of shares held by the Directors is 431 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$45,951 15	\$55,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$312,418 90	\$600,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock .....	\$40,000 00	\$30,000 00	\$60,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 15, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$10,629 25	Capital paid up .....	\$200,000 00
Other real estate .....	45,866 39	Due depositors .....	302,266 85
Invested in stocks, bonds, and warrants .....	590 00	Due banks and bankers .....	31,675 79
Loans and discounts .....	551,866 61	Interest collected .....	2,268 55
Cash balances .....	26,374 35	Dividends unpaid .....	537 00
Due from banks and bankers ..	2,348 83	Profit and loss .....	103,488 39
Furniture, fixtures, etc. ....	2,500 00		
Expenses, taxes, etc. ....	61 15		
Total resources .....	\$640,236 58	Total liabilities .....	\$640,236 58

## BANK OF SELMA. (Incorp. May, 1887.)

## JANUARY STATEMENT.

J. A. STROUD, President.

D. S. SNODGRASS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$8,450 00	Capital paid in coin .....	\$30,000 00
County warrants .....	3,006 36	Reserve fund .....	10,893 23
Loans on real estate .....	23,850 00	Due depositors .....	74,333 57
Loans on personal security ...	59,207 08		
Money on hand .....	10,633 63		
Due from banks and bankers ..	7,935 73		
Furniture and fixtures .....	2,144 00		
Total resources .....	\$115,226 80	Total liabilities .....	\$115,226 80

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Stroud, 150; J. G. S. Arrants, 100; M. Sides, 100; O. J. Woodward, 100; S. B. Holton, 25. Total number of shares held by the Directors is 475 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$23,850 00	\$85,540 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School and road district warrants .....	\$3,006 36	\$3,006 36	\$3,006 36

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$8,450 00	Capital paid in coin.....	\$40,000 00
Loans on real estate.....	22,250 59	Reserve fund.....	3,919 32
Loans on personal security.....	75,984 18	Due depositors.....	95,907 76
Money on hand.....	11,939 34		
Due from banks and bankers..	17,065 47		
Furniture and fixtures.....	2,144 00		
Other assets.....	1,993 50		
Total resources.....	\$139,827 08	Total liabilities.....	\$139,827 08

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: S. B. Holton, 25; M. Sides, 100; J. G. S. Arrants, 100; O. J. Woodward, 100; J. A. Stroud, 150. Total number of shares held by the Directors is 475 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$22,250 59	\$75,000 00

## BANK COMMISSIONERS' EXAMINATION. (August 28, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$8,450 67	Capital paid up.....	\$30,000 00
Loans on real estate.....	26,740 00	Reserve fund.....	7,435 62
Loans and discounts.....	52,736 51	Due depositors.....	80,417 87
Cash balances.....	8,991 58	Interest collected.....	1,441 01
Due from banks and bankers..	19,829 17	Rents, exchange, etc.....	92 75
Furniture, fixtures, etc.....	2,144 97		
Expenses, taxes, etc.....	494 35		
Total resources.....	\$119,387 25	Total liabilities.....	\$119,387 25



## SONOMA VALLEY BANK—SONOMA. (Incorp. June 9, 1875.)

## JANUARY STATEMENT.

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,075 95	Capital paid in coin.....	\$50,200 00
Real estate taken for debt....	23,837 95	Reserve fund.....	20,000 00
Loans on real estate.....	64,400 00	Profit and loss and contingent	
Loans on personal security....	27,443 23	fund.....	10,766 38
Money on hand.....	10,833 44	Due depositors.....	58,042 90
Due from banks and bankers..	6,993 51		
Furniture and fixtures.....	1,425 20		
Total resources.....	\$139,009 28	Total liabilities.....	\$139,009 28

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$50,200; amount paid in coin is \$50,200. The total number of shares of stock issued is 502 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 269; Thomas Hopper, 51; F. Clewe, 40; F. T. Duhring, 1; Jesse Burris, 1. Total number of shares held by the Directors is 362 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$23,837 95	\$24,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$64,400 00	\$125,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$6,755 00	Capital paid in coin.....	\$50,200 00
Real estate taken for debt....	24,023 54	Reserve fund.....	20,000 00
Loans on real estate.....	60,434 00	Profit and loss and contin-	
Loans on personal security....	32,988 95	gent fund.....	13,485 27
Money on hand.....	7,384 51	Due depositors.....	51,238 28
Due from banks and bankers..	4,331 30	Due banks and bankers.....	2,418 95
Furniture and fixtures.....	1,425 20		
Total resources.....	\$137,342 50	Total liabilities.....	\$137,342 50

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$50,200; amount paid in coin is \$50,200. The total number of shares of stock issued is 502 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 269; Thos. Hopper, 51; Wm. E. McConnell, 10; F. T. Duhring, 1; Jesse Burris, 1. Total number of shares held by the Directors is 332 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$24,023 54	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$60,434 00	\$120,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 13, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$2,800 00	Capital paid up.....	\$50,200 00
Other real estate.....	27,329 24	Reserve fund.....	20,000 00
Loans and discounts.....	85,228 47	Due depositors.....	55,180 80
Cash balances.....	8,013 34	Interest collected.....	1,523 80
Due from banks and bankers..	7,375 46	Profit and loss.....	6,439 16
Furniture, fixtures, etc. ....	1,412 50		
Expenses, taxes, etc. ....	684 65		
Other assets.....	500 10		
Total resources.....	\$133,343 76	Total liabilities.....	\$133,343 76

## CITIZENS BANK—SOUTH RIVERSIDE. (Incorp. November 5, 1890.)

## JANUARY STATEMENT.

R. B. TAYLOR, President.

J. T. BURTON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$8,000 00	Capital paid in coin.....	\$35,000 00
Real estate taken for debt.....	300 00	Profit and loss and contingent fund.....	1,245 49
Loans on real estate.....	850 00	Due depositors.....	24,840 54
Loans on personal security....	28,843 87		
Money on hand.....	5,276 01		
Due from banks and bankers..	15,599 60		
Furniture and fixtures.....	2,000 00		
Expenses.....	216 55		
Total resources.....	\$61,086 03	Total liabilities.....	\$61,086 03

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$35,000; amount paid in coin is \$35,000. The total number of shares of stock issued is 350 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. B. Taylor, 145; J. T. Burton, 105; C. L. Graber, 5; A. Compton, 5; George L. Joy, 25. Total number of shares held by the Directors is 285 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$300 00	\$500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$850 00	\$3,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$8,066 57	Capital paid in coin.....	\$35,000 00
Real estate taken for debt.....	300 00	Profit and loss and contin-	
Loans on real estate.....	7,206 50	gent fund.....	4,552 17
Loans on stocks, bonds, and		Due depositors.....	25,432 15
warrants.....	2,061 89		
Loans on personal security...	37,159 47		
Money on hand.....	2,218 75		
Due from banks and bankers..	4,472 89		
Furniture and fixtures.....	2,007 75		
Expenses.....	1,457 66		
Other assets.....	32 84		
Total resources.....	\$64,984 32	Total liabilities.....	\$64,984 32

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$35,000; amount paid in coin is \$35,000. The total number of shares of stock issued is 350 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George L. Joy, 25; J. T. Burton, 105; R. B. Taylor, 145; C. L. Graber, 5; A. Compton, 5. Total number of shares held by the Directors is 285 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$300 00	\$300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$7,206 50	\$22,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
South Riverside Land and Water Co. stock....	\$3,750 00	\$745 89	\$2,250 00
Temescal Water Company stock .....	1,000 00	216 00	750 00
Pacific Clay Company stock.....	1,300 00	1,000 00	1,300 00
Standard Fertilizing Company stock.....	5,000 00	100 00	1,000 00
Totals .....	\$11,050 00	\$2,061 89	\$5,300 00

## BANK COMMISSIONERS' EXAMINATION. (May 15, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$8,066 57	Capital paid up.....	\$35,000 00
Other real estate.....	300 00	Due depositors.....	33,804 24
Loans and discounts.....	38,427 10	Interest collected.....	2,522 17
Cash balances.....	5,568 81	Profit and loss.....	280 63
Due from banks and bankers ..	15,999 11		
Furniture, fixtures, etc. ....	2,005 75		
Expenses, taxes, etc. ....	1,219 76		
Other assets .....	19 94		
Total resources .....	\$71,607 04	Total liabilities .....	\$71,607 04

FARMERS AND MERCHANTS BANK—STOCKTON. (Incorp.  
October 17, 1888.)

## JANUARY STATEMENT.

PHILIP B. FRASER, President.

CHARLES H. KEAGLE, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$3,200 00	Capital paid in coin.....	\$300,000 00
Loans on real estate.....	267,292 12	Profit and loss and contingent fund .....	40,038 20
Loans on stocks, bonds, and warrants.....	61,456 84	Due depositors.....	670,139 73
Loans on other securities (grain, etc.).....	89,143 25		
Loans on personal security.....	330,735 78		
Money on hand.....	74,611 47		
Due from banks and bankers..	172,625 42		
Furniture and fixtures.....	4,000 00		
Other assets.....	7,113 05		
Total resources.....	\$1,010,177 93	Total liabilities .....	\$1,010,177 93



## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: Philip B. Fraser, 100; David S. Rosenbaum, 303; William H. Crocker, 100; George B. Sperry, 95; Henry Fisk, 30; D. A. Guernsey, 30; G. C. Hyatt, 25; F. R. Thomas, 25; L. A. Richards, 10. Total number of shares held by the Directors is 718 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$240,197 36	\$421,700 00
Stanislaus .....	8,004 49	14,000 00
Merced .....	10,893 02	22,000 00
Fresno .....	8,197 25	14,500 00
Totals .....	\$267,292 12	\$472,200 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shady Grove School District, San Joaquin Co., warrants .....	\$3,000 00	\$3,000 00	\$3,000 00
New Year's School District, Mariposa Co., warrants .....	200 00	200 00	200 00
Totals .....	\$3,200 00	\$3,200 00	\$3,200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stockton Land, Loan, and Building Association stock .....	\$6,500 00	\$5,148 40	\$7,000 00
San Joaquin Valley Building and Loan Association stock .....	1,020 00	645 00	1,200 00
Stockton Savings Bank stock .....	5,100 00	5,125 00	8,500 00
Alta Fire Insurance Co. of California stock .....	7,500 00	3,560 00	3,750 00
Farmers and Merchants Bank of Stockton stock .....	8,100 00	5,925 00	10,125 00
San Joaquin Valley Farmers Coöperative Union stock .....	5,200 00	5,800 00	7,800 00
San Joaquin Valley Bank stock .....	1,200 00	273 58	2,000 00
Merced Security Savings Bank stock .....	12,825 00	13,479 86	20,520 00
Stockton Street Railroad Co. stock .....	6,500 00	2,700 00	5,000 00
Stockton Savings and Loan Society stock .....	5,000 00	5,300 00	10,000 00
Sperry & Co. (incorporated) stock .....	4,700 00	4,700 00	7,000 00
Oakdale Land and Improvement Co. stock .....	13,500 00	8,800 00	15,500 00
Totals .....	\$77,145 00	\$61,456 84	\$98,395 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$87,028 25	\$106,184 00
Barley in warehouse .....	500 00	1,500 00
Potatoes in warehouse .....	1,425 00	2,500 00
Cement in warehouse .....	190 00	350 00
Totals .....	\$89,143 25	\$110,534 00



## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks-----	\$3,000 00	Capital paid in coin....	\$300,000 00
Loans on real estate .....	284,371 08	Reserve fund .....	50,000 00
Loans on stocks, bonds, and warrants .....	66,209 15	Profit and loss and contingent fund .....	681 96
Loans on other securities (grain, etc.) .....	2,141 25	Due depositors .....	798,262 47
Loans on personal security .....	469,920 16	Due banks and bankers .....	2,512 80
Money on hand .....	76,161 95		
Due from banks and bankers .....	245,653 64		
Furniture and fixtures .....	4,000 00		
Total resources .....	\$1,151,457 23	Total liabilities .....	\$1,151,457 23

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: P. B. Fraser, 175; D. S. Rosenbaum, 278; W. H. Crocker, 100; George B. Sperry, 95; D. A. Guernsey, 45; F. R. Thomas, 25; G. C. Hyatt, 25; L. A. Richards, 10; H. Fisk, 30. Total number of shares held by the Directors is 783 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$237,004 81	\$448,900 00
Stanislaus .....	17,171 32	29,000 00
Merced .....	11,544 95	22,000 00
Santa Clara .....	8,650 00	14,000 00
Fresno .....	10,000 00	18,000 00
Totals .....	\$284,371 08	\$531,900 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shady Grove School District, San Joaquin County, warrants .....	\$3,000 00	\$3,000 00	\$3,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Water Company stock .....	\$3,800 00	\$2,000 00	\$3,600 00
Northern Natural Gas Company stock .....	400 00	400 00	600 00
Citizens Natural Gas Company stock .....	1,925 00	861 35	1,925 00
Arctic Fishing Company stock .....	1,000 00	600 00	1,000 00
Merced Security Savings Bank stock .....	12,825 00	14,483 45	20,520 00
Stockton Savings Bank stock .....	900 00	1,325 00	1,500 00
San Joaquin Valley Bank stock .....	900 00	650 00	1,500 00
Stockton Savings and Loan Society stock .....	9,000 00	9,850 00	18,000 00
Sperry & Co. (incorporated) stock .....	4,700 00	4,700 00	7,000 00
Oakdale Land and Improvement Co. stock .....	13,500 00	8,800 00	15,500 00
Farmers Union and Milling Company stock .....	7,200 00	4,681 20	7,200 00
Alta Fire Insurance Co. of California stock .....	7,500 00	3,760 00	5,625 00
Farmers and Merchants Bk. of Stockton stock .....	10,140 00	8,490 00	13,097 00
Stockton Land, Loan, and Building Association stock .....	8,456 00	4,260 00	10,150 00
San Joaquin Valley Building and Loan Association stock .....	1,863 00	1,348 15	2,000 00
Totals .....	\$84,109 00	\$66,209 15	\$109,217 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$1,700 00	\$2,580 00
Potatoes in warehouse .....	441 25	1,000 00
Totals .....	\$2,141 25	\$3,580 00

## BANK COMMISSIONERS' EXAMINATION. (July 25, 1890.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants .....	\$4,200 00	Capital paid up .....	\$300,000 00
Loans on real estate .....	199,673 74	Due depositors .....	532,849 51
Loans and discounts .....	516,803 39	Due banks and bankers .....	2,617 16
Cash balances .....	57,680 77	Interest collected .....	1,973 53
Due from banks and bankers .....	71,031 99	Rents, exchange, etc. ....	74 61
Furniture, fixtures, etc. ....	6,000 00	Profit and loss .....	26,372 39
Expenses, taxes, etc. ....	254 95		
Other assets .....	8,242 36		
Total resources .....	\$863,887 20	Total liabilities .....	\$863,887 20

# SAN JOAQUIN VALLEY BANK—STOCKTON. (Incorp. March 14, 1868.)

## JANUARY STATEMENT.

G. B. CLAIBORNE, President.

C. E. PERKINS, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$138,323 65	Capital paid in coin .....	\$158,580 00
Loans on stocks, bonds, and warrants .....	38,492 93	Reserve fund .....	50,000 00
Loans on other securities (grain, etc.) .....	36,218 98	Profit and loss and contingent fund .....	45,096 15
Loans on personal security .....	234,377 42	Due depositors .....	227,483 68
Money on hand .....	35,240 76	Due banks and bankers .....	3,779 76
Due from banks and bankers .....	1,811 65	Dividends unpaid .....	1,375 20
Furniture and fixtures .....	1,849 40		
Total resources .....	\$486,314 79	Total liabilities .....	\$486,314 79

### DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$264,300; amount paid in coin is \$158,580. The total number of shares of stock issued is 2,643 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: G. B. Claiborne, 72; Jas. A. Crow, 186; Jos. Fyfe, 10; W. B. Johnson, 50; R. C. Sargent, 50; J. J. Stevenson, 50; Cornelius Swain, 170; John C. White, 39; J. M. Welsh, 10. Total number of shares held by the Directors is 637 shares.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$12,000 00	\$40,000 00
Stanislaus .....	3,806 59	11,000 00
San Joaquin .....	122,517 06	208,000 00
Totals .....	\$138,323 65	\$259,000 00

### AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
140 shares Stockton Savings Bank stock .....	\$8,400 00	\$27,157 82	\$46,500 00
277 shares San Joaquin Valley Bank stock .....	16,620 00		
24 shares Stockton Savings and Loan Bank stock .....	2,400 00		
Farmers and Merchants Bank of Merced, Security and Savings Bank, First National Bank of Merced, Stockton Land, Loan, and Building Association, Alta Insurance Co., and Moore & Smith Lumber Co. stock .....		11,335 11	
Totals .....		\$38,492 93	

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
610 tons wheat in store.....	\$15,254 90	\$15,860 00
Lien on real estate.....	20,964 08	35,000 00
Totals.....	\$36,218 98	\$50,860 00

## JULY STATEMENT.

Resources.	Liabilities.
Loans on real estate..... \$143,584 97	Capital paid in coin..... \$158,580 00
Loans on stocks, bonds, and warrants..... 41,406 00	Reserve fund..... 50,000 00
Loans on personal security.... 235,312 20	Profit and loss and contingent fund..... 46,235 05
Money on hand..... 42,117 64	Due depositors..... 232,167 81
Due from banks and bankers.. 22,264 05	Dividends unpaid..... 220 80
Furniture and fixtures..... 1,849 40	
Expenses..... 669 40	
Total resources..... \$487,203 66	Total liabilities..... \$487,203 66

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$264,300; amount paid in coin is \$158,580. The total number of shares of stock issued is 2,643 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: G. B. Claiborne, 82; J. A. Crow, 186; Jos. Fyfe, 10; John Jackson, 10; R. C. Sargent, 50; J. C. White, 39; C. Swain, 170; J. J. Stevenson, 50; J. M. Welsh, 10. Total number of shares held by the Directors is 607 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$126,730 00	\$210,000 00
Stanislaus.....	4,854 97	11,000 00
Kern.....	12,000 00	40,000 00
Totals.....	\$143,584 97	\$261,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
210 shares Stockton Savings Bank stock.....	\$18,200 00	\$18,374 00	\$21,000 00
24 shares Stockton Savings and Loan Society stock.....	2,400 00	4,000 00	4,800 00
277 shares San Joaquin Valley Bank.....	24,000 00	10,478 00	27,700 00
Alta Insurance Co., Merced Security Savings Bank, Farmers and Merchants Bank, and Stockton Land, Loan, and Building Associa- tion stock.....		8,554 00	
Totals.....	\$44,600 00	\$41,406 00	\$53,500 00

## BANK COMMISSIONERS' EXAMINATION. (July 21, 1890.)

Resources.		Liabilities.	
Loans on real estate .....	\$189,406 83	Capital paid up.....	\$158,580 00
Loans and discounts.....	235,481 94	Reserve fund.....	50,000 00
Cash balances.....	29,184 71	Due depositors.....	192,307 39
Due from banks and bankers..	1,705 73	Due banks and bankers.....	27,572 33
Furniture, fixtures, etc.....	1,849 40	Interest collected.....	202 77
		Dividends unpaid.....	2,248 80
		Profit and loss.....	26,717 32
Total resources .....	\$457,628 61	Total liabilities .....	\$457,628 61

STOCKTON SAVINGS AND LOAN SOCIETY. (Incorp.  
August 12, 1867.)

## JANUARY STATEMENT.

L. U. SHIPPEE, President.

FRED. M. WEST, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$222,123 51	Capital paid in coin.....	\$500,000 00
Miscellaneous bonds and stocks	90,269 15	Reserve fund .....	100,000 00
Loans on real estate .....	1,075,878 91	Profit and loss and contingent	
Loans on stocks, bonds, and		fund .....	264,846 73
warrants.....	101,000 47	Due depositors.....	1,763,542 98
Loans on other securities		Due banks and bankers.....	16,747 61
(grain, etc.).....	93,003 63	Dividends unpaid.....	30,000 00
Loans on personal security ..	900,012 86		
Money on hand.....	77,168 26		
Due from banks and bankers..	12,489 36		
Interest accrued .....	102,936 17		
Collection account.....	255 00		
Total resources .....	\$2,675,137 32	Total liabilities .....	\$2,675,137 32

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. U. Shippee, 259; Chas. Haas, 30; A. W. Simpson, 50; J. H. O'Brien, 20; Wm. Inglis, 165; R. Gnekow, 224; Otis Perrin, 42; H. T. Dorrance, 20; Fred. Arnold, 20; M. L. Hewitt, 100; George A. McKenzie, 20; John Ducker, 85; C. Grattan, 50. Total number of shares held by the Directors is 1,085 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin .....	\$93,315 56	\$125,000 00
Sacramento .....	75,687 51	100,000 00
Fresno .....	1,621 29	2,000 00
Merced .....	7,793 55	10,000 00
Stanislaus .....	43,705 60	55,000 00
Totals .....	\$222,123 51	\$292,000 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$741,867 60	\$1,000,000 00
Stanislaus .....	154,607 11	220,000 00
Merced .....	61,996 65	85,000 00
Fresno .....	23,007 55	30,000 00
Calaveras .....	4,000 00	6,000 00
Butte .....	89,000 00	120,000 00
Tulare .....	1,400 00	2,000 00
Totals .....	\$1,075,878 91	\$1,463,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 per cent bonds of San Joaquin County .....	\$90,000 00	\$90,000 00	\$90,000 00
50 shares Masonic Hall Ass'n of Stockton .....	1,250 00	269 15	500 00
Totals .....	\$91,250 00	\$90,269 15	\$90,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
3 shares Farmers Union Milling Co. stock .....	\$300 00	\$300 00	\$600 00
552 shares Stockton Savings and Loan stock .....	55,200 00	66,350 47	110,400 00
52 shares First National Bank of Stockton stock .....	5,200 00	3,500 00	10,400 00
300 shares Sperry & Co. stock .....	30,000 00	16,550 00	40,000 00
500 shares Stockton Warehouse Co. stock .....	27,500 00	14,300 00	27,500 00
Totals .....	\$118,200 00	\$101,000 47	\$188,900 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain in store .....	\$93,003 63	\$140,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$245,624 45	Capital paid in coin.....	\$500,000 00
Miscellaneous bonds and stocks.....	85,269 15	Reserve fund.....	100,000 00
Loans on real estate.....	1,045,081 76	Profit and loss and contingent fund.....	284,000 24
Loans on stocks, bonds, and warrants.....	113,157 35	Due depositors.....	2,209,757 89
Loans on other securities (grain, etc.).....	3,594 49	Due banks and bankers.....	307 45
Loans on personal security....	1,020,929 86	Dividends unpaid.....	30,000 00
Money on hand.....	413,213 42		
Due from banks and bankers..	62,134 17		
Collection account.....	1,570 51		
Interest accrued.....	133,490 42		
Total resources .....	\$3,124,065 58	Total liabilities.....	\$3,124,065 58

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. U. Shippee, 259; Chas. Haas, 30; A. W. Simpson, 50; J. H. O'Brien, 20; Wm. Inglis, 165; R. Gnekow, 222; Otis Perrin, 42; H. T. Dorrance, 20; Fred. Arnold, 20; M. L. Hewitt, 100; G. A. McKenzie, 20; John Ducker, 85; C. Grattan, 50. Total number of shares held by the Directors is 1,083 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$93,028 31	\$110,000 00
Sacramento.....	75,527 86	100,000 00
Fresno.....	5,234 30	5,500 00
Merced.....	7,793 55	8,200 00
Stanislaus.....	64,040 43	70,000 00
Totals .....	\$245,624 45	\$293,700 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$747,550 00	\$1,500,000 00
Stanislaus.....	116,141 66	230,000 00
Merced.....	63,981 65	120,000 00
Fresno.....	23,007 55	45,000 00
Calaveras.....	4,000 00	6,000 00
Butte.....	89,000 00	160,000 00
Tulare.....	1,400 00	2,000 00
Totals .....	\$1,045,081 76	\$2,063,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
85 bonds of San Joaquin County.....	\$85,000 00	\$85,000 00	\$85,000 00
50 shares Masonic Hall Association of Stockton stock.....	1,250 00	269 15	500 00
Totals.....	\$86,250 00	\$85,269 15	\$85,500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
15 shares Farmers Union Milling Co. stock...	\$1,500 00	\$1,440 00	\$1,500 00
500 shares Stockton Warehouse Co. stock.....	27,500 00	14,300 00	27,500 00
300 shares Sperry & Co. stock.....	30,000 00	16,550 00	40,000 00
50 shares Relief Windmill Co. stock.....	5,000 00	600 00	3,000 00
620 shares Stockton Savings & Loan Society stk.	62,000 00	70,667 35	124,000 00
25 shares Stockton Savings Bank stock.....	2,500 00	2,000 00	2,175 00
52 shares First National Bank of Stockton stock.....	5,200 00	7,600 00	10,400 00
Totals.....	\$133,700 00	\$113,157 35	\$208,575 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain in store.....	\$2,894 49	\$3,200 00
Pass books.....	700 00	1,700 00
Totals.....	\$3,594 49	\$4,900 00

## BANK COMMISSIONERS' EXAMINATION. (July 19, 1890.)

Resources.		Liabilities.	
Real estate.....	\$102,154 96	Capital paid up.....	\$500,000 00
Invested in stocks, bonds, and warrants.....	90,269 15	Reserve fund.....	100,000 00
Loans on real estate.....	1,156,311 63	Due depositors.....	1,787,106 46
Loans and discounts.....	984,194 68	Due banks and bankers.....	1,403 32
Cash balances.....	128,255 95	Interest collected.....	5,248 22
Due from banks and bankers.....	56,223 87	Rents, exchange, etc.....	30 97
Expenses, taxes, etc.....	1,147 45	Dividends unpaid.....	474 00
Other assets.....	134,192 52	Profit and loss.....	258,487 24
Total resources.....	\$2,652,750 21	Total liabilities.....	\$2,652,750 21

## STOCKTON SAVINGS BANK. (Incorp. July 5, 1882.)

## JANUARY STATEMENT.

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$5,153 53	Capital paid in coin.....	\$300,000 00
Loans on real estate.....	315,363 20	Profit and loss and contingent fund.....	143,072 77
Loans on stocks, bonds, and warrants.....	119,595 93	Due depositors.....	800,143 60
Loans on other securities (grain, etc.).....	49,567 14	Due banks and bankers.....	200 32
Loans on personal security....	410,150 99	Dividends unpaid.....	156 00
Money on hand.....	174,788 97		
Due from banks and bankers..	142,927 25		
Furniture and fixtures.....	3,545 58		
Other assets.....	22,480 10		
Total resources.....	\$1,243,572 69	Total liabilities.....	\$1,243,572 69

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: H. S. Sargent, 50; J. D. Peters, 20; I. S. Bostwick, 120; E. R. Hedges, 255; Columbus Hurd, 60; Asa Clark, 100; T. W. Newell, 100; W. C. Daggett, 100; George Hornage, 58; J. C. Hoisholt, 120; Sidney Newell, 80. Total number of shares held by the Directors is 1,063 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$5,153 53	\$7,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$290,534 80	\$534,200 00
Stanislaus.....	24,828 40	54,000 00
Totals.....	\$315,363 20	\$588,200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,508 shares Stockton Savings Bank stock.....	\$150,800 00	\$57,069 93	\$150,800 00
101 shares First National Bank of Stockton stk	10,100 00	12,000 00	19,190 00
180 shares Stockton Savings & Loan Bank stock	18,000 00	23,000 00	36,000 00
152 shares Cal. Nav. & Improvement Co. stock	15,200 00	6,300 00	15,200 00
300 shares Matteson & Williamson Mfg. Co. stk	30,000 00	10,696 00	30,000 00
600 shares Stockton Street Railroad Co. stock..	3,600 00	2,500 00	3,600 00
50 shares Farmers Coöperative Union stock....	5,000 00	7,000 00	15,000 00
50 shares Alta Fire Insurance Co. stock.....	5,000 00	1,000 00	5,000 00
Totals.....	\$237,700 00	\$119,595 93	\$274,790 00



## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
5,116,969 pounds wheat .....	\$45,865 14	\$66,520 59
433,164 pounds barley .....	3,000 00	4,764 00
182,397 pounds rye .....	702 00	2,006 35
Totals .....	\$49,567 14	\$73,290 95

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$27,456 68	Capital paid in coin .....	\$300,000 00
Loans on real estate .....	261,528 01	Profit and loss and contin- gent fund .....	150,182 99
Loans on stocks, bonds, and warrants .....	123,368 91	Due depositors .....	592,805 09
Loans on personal security .....	467,365 20	Due banks and bankers .....	89,796 57
Money on hand .....	158,788 29	Dividends unpaid .....	338 40
Due from banks and bankers .....	68,247 38		
Furniture and fixtures .....	3,545 58		
Other assets .....	22,823 00		
Total resources .....	\$1,133,123 05	Total liabilities .....	\$1,133,123 05

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: H. S. Sargent, 50; J. D. Peters, 20; I. S. Bostwick, 120; E. R. Hedges, 225; J. C. Hoisholt, 120; George Hornage, 58; T. W. Newell, 100; W. C. Daggett, 100; C. Hurd, 60; Asa Clark, 100; Sidney Newell, 80. Total number of shares held by the Directors is 1,063 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$226,116 34	\$418,000 00
Stanislaus .....	26,411 67	46,000 00
Fresno .....	1,500 00	4,000 00
San Francisco .....	7,500 00	12,000 00
Totals .....	\$261,528 01	\$480,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,503 shares Stockton Savings Bank stock .....	\$150,300 00	\$56,903 24	\$150,300 00
300 shares Matteson & Williamson Mfg. Co. stock .....	30,000 00	10,696 00	30,000 00
801 shares Cal. Nav. and Improvement Co. stock .....	80,100 00	34,955 09	80,100 00
130 shares Alta Insurance Co. stock .....	13,000 00	10,314 58	13,000 00
40 shares Kings River Lumber Co. stock .....	4,000 00	3,000 00	4,000 00
34 shares Moore & Smith Lumber Co. stock .....	3,400 00	1,500 00	3,400 00
26 shares Fort Discovery Mill Co. stock .....	2,600 00	500 00	2,600 00
50 shares P. A. Buell & Co. (incorp.) stock .....	5,000 00	5,000 00	5,000 00
200 shares Woodbridge C. and I. C. Co. stock .....	2,000 00	500 00	1,000 00
Totals .....	\$290,400 00	\$123,368 91	\$289,400 00



## BANK COMMISSIONERS' EXAMINATION. (July 24, 1890.)

Resources.		Liabilities.	
Real estate .....	\$5,132 43	Capital paid up.....	\$300,000 00
Loans on real estate .....	284,700 47	Due depositors.....	537,592 78
Loans and discounts.....	524,780 62	Due banks and bankers.....	584 53
Cash balances .....	112,593 92	Interest collected.....	688 98
Due from banks and bankers..	7,876 39	Rents, exchange, etc. ....	27 15
Furniture, fixtures, etc.....	3,545 58	Dividends unpaid .....	1,404 00
Other assets .....	25,556 00	Profit and loss.....	123,887 97
Total resources .....	\$964,185 41	Total liabilities .....	\$964,185 41

## BANK OF SUISUN. (Incorp. February 7, 1876.)

## JANUARY STATEMENT.

R. D. ROBBINS, President.

WILLIAM WOLF, Cashier.

Resources.		Liabilities.	
County warrants .....	\$106 25	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	316,112 55	Reserve fund.....	224,568 94
Loans on personal security ..	170,110 47	Due depositors.....	370,487 38
Money on hand .....	26,279 08	Dividends unpaid.....	6,786 00
Due from banks and bankers..	136,725 63		
Furniture and fixtures.....	2,500 00		
Other assets .....	50,008 34		
Total resources .....	\$701,842 32	Total liabilities .....	\$701,842 32

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 491; C. F. D. Hastings, 180; E. P. Hilborn, 24; M. Dinkelspiel, 10; L. B. Abernathie, 5. Total number of shares held by the Directors is 710 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$303,156 87	\$450,000 00
Contra Costa.....	9,955 68	15,000 00
Napa .....	3,000 00	7,500 00
Totals .....	\$316,112 55	\$472,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Solano County warrants.....	\$106 25	\$106 25	\$106 25

## JULY STATEMENT.

Resources.		Liabilities.	
County warrants.....	\$1,529 45	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	311,973 78	Reserve fund .....	236,944 11
Loans on personal security .....	195,394 70	Due depositors.....	196,494 99
Money on hand.....	18,390 09	Due banks and bankers.....	53,826 32
Due from banks and bankers.....	588 61	Dividends unpaid.....	6,708 00
Furniture and fixtures.....	2,500 00		
Other assets.....	63,596 79		
Total resources .....	\$593,973 42	Total liabilities .....	\$593,973 42

## DETAILS.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 491; C. F. D. Hastings, 180; E. P. Hilborn, 24; M. Dinkelspiel, 10; L. B. Abernathie, 5. Total number of shares held by the Directors is 710 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$301,388 70	\$550,000 00
Contra Costa.....	7,585 08	20,000 00
Napa .....	3,000 00	5,000 00
Totals .....	\$311,973 78	\$575,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Solano County warrants.....	\$1,529 45	\$1,529 45	\$1,529 45

## BANK COMMISSIONERS' EXAMINATION. (February 16, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$321,744 09	Capital paid up .....	\$100,000 00
Loans and discounts.....	171,284 21	Reserve fund .....	224,568 94
Cash balances.....	16,647 02	Due depositors.....	249,345 86
Due from banks and bankers.....	14,911 79	Interest collected .....	2,748 79
Furniture, fixtures, etc.....	2,500 00	Rents, exchange, etc.....	46 40
Expenses, taxes, etc.....	675 49	Dividends unpaid.....	768 00
Other assets.....	50,008 34	Profit and loss .....	292 95
Total resources .....	\$577,770 94	Total liabilities .....	\$577,770 94

## BANK OF TEMPLETON. (Incorp. April 9, 1889.)

## JANUARY STATEMENT.

A. P. SEEMAN, President.

A. F. HORSTMAN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,300 00	Capital paid in coin.....	\$18,500 00
Real estate.....	7,167 27	Profit and loss and contin-	
Miscellaneous bonds and		gent fund.....	1,013 46
stocks.....	3,389 11	Due depositors.....	22,907 10
Loans on personal security...	17,595 80	Due banks and bankers.....	1,000 00
Money on hand.....	3,989 92		
Due from banks and bankers.	5,463 76		
Furniture and fixtures.....	1,387 25		
Expenses.....	127 45		
Total resources .....	\$43,420 56	Total liabilities .....	\$43,420 56

## DETAILS.

The amount of capital stock is \$25,000; amount subscribed is \$18,500; amount paid in coin is \$18,500. The total number of shares of stock issued is 185 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Seeman, 63; A. F. Horstman, 63; C. W. Horstman, 53; A. J. Hudson, 1; Wm. Horstman, 1. Total number of shares held by the Directors is 181 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$7,167 27	\$10,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Nelson-Quamstrom Co. (incorporated).....	\$3,000 00	\$3,000 00	\$3,000 00
Pacific States Savings, Loan, and Building Co..	389 11	389 11	389 11
Totals .....	\$3,389 11	\$3,389 11	\$3,389 11

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Personal security, mortgages, etc. ....	\$17,150 40	\$50,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$4,300 00	Capital paid in coin .....	\$25,000 00
Real estate .....	7,216 00	Reserve fund .....	1,000 00
Miscellaneous bonds and stocks .....	3,432 31	Profit and loss and contingent fund .....	467 09
Loans on other securities (grain, etc.) .....	22,558 89	Due depositors .....	17,846 17
Loans on personal security ..	471 05	Due banks and bankers .....	2,500 00
Money on hand .....	2,655 20		
Due from banks and bankers ..	4,537 04		
Furniture and fixtures .....	1,387 25		
Expenses .....	255 52		
Total resources .....	\$46,813 26	Total liabilities .....	\$46,813 26

## DETAILS.

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John Quamstrom, 4; A. P. Seeman, 58; A. F. Horstman, 58; H. Wessel, 79; C. W. Horstman, 49. Total number of shares held by the Directors is 248 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo .....	\$7,216 00	\$7,216 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
The Nelson-Quamstrom Co. ....	\$3,000 00	\$3,000 00	\$3,000 00
Pacific States Savings, Loan, and Building Co. ....	200 00	200 00	200 00
Miscellaneous warrants .....	232 31	232 31	232 31
Totals .....	\$3,432 31	\$3,432 31	\$3,432 31

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Crop mortgages, chattels, and indorsed notes .....	\$22,558 89	\$40,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 11, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$11,000 00	Capital paid up.....	\$18,500 00
Other real estate.....	467 27	Due depositors.....	19,344 96
Invested in stocks, bonds, and warrants.....	3,367 51	Due banks and bankers.....	10 95
Loans and discounts.....	15,525 46	Dividends unpaid.....	146 52
Cash balances.....	4,384 43		
Due from banks and bankers.....	1,801 64		
Furniture, fixtures, etc.....	1,387 25		
Expenses, taxes, etc.....	68 87		
Total resources.....	\$38,002 43	Total liabilities.....	\$38,002 43

## BANK OF TOMALES. (Incorp. June 25, 1875.)

## JANUARY STATEMENT.

WARREN DUTTON, President.

THOMAS J. ABLES, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$3,000 00	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	148,339 00	Reserve fund.....	100,000 00
Loans on stocks, bonds, and warrants.....	6,138 23	Profit and loss and contingent fund.....	7,703 80
Loans on personal security.....	109,990 23	Due depositors.....	66,314 02
Money on hand.....	7,230 18	Due banks and bankers.....	4,909 58
Furniture and fixtures.....	1,000 00		
Expenses.....	3,229 76		
Total resources.....	\$278,927 40	Total liabilities.....	\$278,927 40

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Warren Dutton, 100; Hollis Hitchcock, 150; Geo. W. Burbank, 73; Henry E. Lawrence, 74; A. P. Gaver, 96. Total number of shares held by the Directors is 493 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin.....	\$74,795 00	\$114,000 00
Sonoma.....	44,944 00	67,000 00
Solano.....	4,600 00	10,000 00
Marin and Sonoma.....	24,000 00	36,000 00
Totals.....	\$148,339 00	\$227,000 00



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares Bank of Tomales stock .....	\$7,300 00	\$6,138 23	\$15,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	152,639 00	Reserve fund .....	100,000 00
Loans on stocks, bonds, and warrants .....	7,066 15	Profit and loss and contingent fund .....	7,136 10
Loans on personal security .....	92,800 69	Due depositors .....	81,118 67
Money on hand .....	8,613 23		
Due from banks and bankers .....	22,939 32		
Furniture and fixtures .....	1,000 00		
Expenses .....	196 38		
Total resources .....	\$288,254 77	Total liabilities .....	\$288,254 77

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Warren Dutton, 100; Hollis Hitchcock, 150; George W. Burbank, 73; Henry E. Lawrence, 74; A. P. Gaver, 96. Total number of shares held by the Directors is 493 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin .....	\$77,095 00	\$118,000 00
Sonoma .....	46,944 00	69,000 00
Solano .....	4,600 00	10,000 00
Marin and Sonoma .....	24,000 00	36,000 00
Totals .....	\$152,639 00	\$233,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares Bank of Tomales stock .....	\$7,300 00	\$7,066 15	\$15,914 00

## BANK COMMISSIONERS' EXAMINATION. (December 4, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$3,000 00	Capital paid up.....	\$100,000 00
Loans and discounts.....	259,237 00	Reserve fund.....	100,000 00
Cash balances.....	7,605 76	Due depositors.....	62,037 32
Furniture, fixtures, etc.....	1,000 00	Due banks and bankers.....	4,741 26
Expenses, taxes, etc.....	1,282 74	Interest collected.....	5,346 92
Total resources.....	\$272,125 50	Total liabilities.....	\$272,125 50

## BANK OF TULARE. (Incorp. July 27, 1885.)

## JANUARY STATEMENT.

E. LATHROP, President.

JOHN A. GOBLE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$21,238 59	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	1,542 44	Reserve fund.....	15,000 00
County warrants.....	1,518 25	Profit and loss and contin-	
Loans on real estate.....	27,980 67	gent fund.....	9,906 75
Loans on stocks, bonds, and		Due depositors.....	128,042 40
warrants.....	5,385 06	Due banks and bankers.....	26,968 24
Loans on other securities			
(grain, etc.).....	28,730 00		
Loans on personal security.....	104,412 57		
Money on hand.....	21,689 61		
Due from banks and bankers.....	2,799 19		
Furniture and fixtures.....	3,345 68		
Other assets.....	11,275 33		
Total resources.....	\$229,917 39	Total liabilities.....	\$229,917 39

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Lathrop, 172; J. Goldman, 195; H. Mabury, 350; S. Richardson, 10; John A. Goble, 10. Total number of shares held by the Directors is 737 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$1,542 44	\$1,542 44

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$27,980 67	\$56,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$1,518 25	\$1,518 25	\$1,518 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
177 shares Tulare Building and Loan Association stock .....	\$35,400 00	\$1,714 45	\$3,802 00
4 shares Kings River and Fresno Canal Company stock .....	400 00	250 00	400 00
41 shares Farmers Ditch Company stock .....	1,640 00	1,300 00	4,100 00
10 shares Kaweah Canal and Irrigation Co. stock .....	1,000 00	1,420 61	2,000 00
171 shares Tulare Gas Company stock .....	8,550 00	700 00	2,500 00
Totals .....	\$46,990 00	\$5,385 06	\$12,802 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
3,809,263 pounds wheat .....	\$28,730 00	\$38,092 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$21,299 49	Capital paid in coin .....	\$50,000 00
Real estate taken for debt .....	8,630 65	Reserve fund .....	20,000 00
Loans on real estate .....	33,886 95	Profit and loss and contingent fund .....	7,917 17
Loans on stocks, bonds, and warrants .....	27,316 93	Due depositors .....	140,194 63
Loans on personal security .....	98,913 50	Due banks and bankers .....	24,364 02
Money on hand .....	28,214 09		
Due from banks and bankers .....	20,870 03		
Furniture and fixtures .....	3,344 18		
Total resources .....	\$242,475 82	Total liabilities .....	\$242,475 82

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Lathrop, 172; J. Goldman, 195; H. Mabury, 350; S. Richardson, 10; John A. Goble, 10. Total number of shares held by the Directors is 737 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Tulare .....	\$8,630 65

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$33,886 95	\$65,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
165 shares Tulare Building and Loan Association stock .....	\$33,000 00	\$2,383 50	\$5,058 00
4 shares Kings River and Fresno Canal Co. stock .....	400 00	250 00	400 00
11½ shares Kaweah Canal and Irrigation Ditch Co. stock .....	1,150 00	1,495 61	2,300 00
45 shares Tulare Irrigation Ditch bonds, and other securities .....	22,500 00	20,250 00	20,250 00
10 shares Tulare Fruit Association stock .....	1,000 00	80 00	125 00
180 shares Gas Company stock .....	9,000 00	1,664 25	4,050 00
35 shares Farmers Ditch Company stock .....	1,400 00	1,193 57	3,500 00
Totals .....	\$68,450 00	\$27,316 93	\$35,683 00

## BANK COMMISSIONERS' EXAMINATION. (August 21, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$21,174 09	Capital paid up .....	\$50,000 00
Other real estate .....	1,542 44	Reserve fund .....	15,000 00
Invested in stocks, bonds, and warrants .....	7,779 61	Due depositors .....	127,639 40
Loans on real estate .....	30,241 27	Due banks and bankers .....	2 38
Loans and discounts .....	77,523 80	Interest collected .....	2,172 01
Cash balances .....	37,331 39	Rents, exchange, etc. ....	388 15
Due from banks and bankers ..	18,620 05	Profit and loss .....	2,815 82
Furniture, fixtures, etc. ....	3,323 68		
Expenses, taxes, etc. ....	481 43		
Total resources .....	\$198,017 76	Total liabilities .....	\$198,017 76

## TULARE COUNTY BANK—TULARE. (Incorp. July 10, 1890.)

## JANUARY STATEMENT.

D. W. MADDEN, President.

E. J. Cox, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks .....	\$18,000 00	Capital paid in coin .....	\$27,680 00
Loans on real estate .....	2,306 42	Profit and loss and contingent fund .....	263 17
Loans on stocks, bonds, and warrants .....	2,700 00	Due depositors .....	31,164 72
Loans on personal security .....	15,984 31	Due banks and bankers .....	2,745 76
Money on hand .....	19,582 53	Other liabilities .....	800 00
Due from banks and bankers .....	1,121 70		
Furniture and fixtures .....	2,958 69		
Total resources .....	\$62,653 65	Total liabilities .....	\$62,653 65

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$69,200; amount paid in coin is \$27,680. The total number of shares of stock issued is 692 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: D. W. Madden, 100; E. J. Cox, 100; P. F. Wood, 100; W. L. Smith, 100; M. M. Burnett, 60; R. Linder, 24; E. W. Root, 60. Total number of shares held by the Directors is 544 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$2,306 42	\$6,919 26

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
1,250 shares Tulare City Water Co. stock .....	\$25,000 00	\$18,000 00	\$20,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
30 shares Linder Hardware Company stock .....	\$3,000 00	\$1,200 00	\$6,000 00
64 shares Tulare City Water Company stock .....	1,280 00	1,000 00	1,024 00
32 shares Tulare Gas Company stock .....	1,600 00	200 00	640 00
Miramonta School District (Kern Co.) warrant .....	600 00	300 00	600 00
Totals .....	\$6,480 00	\$2,700 00	\$8,264 00



## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks-----	\$18,000 00	Capital paid in coin-----	\$40,000 00
Loans on real estate-----	8,806 42	Profit and loss and contingent fund-----	1,978 90
Loans on personal security---	37,460 76	Due depositors-----	44,984 24
Money on hand-----	9,413 88	Due banks and bankers-----	1,603 35
Due from banks and bankers---	11,092 57		
Furniture and fixtures-----	3,017 86		
Other assets-----	775 00		
Total resources-----	\$88,566 49	Total liabilities-----	\$88,566 49

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: D. W. Madden, 140; P. F. Wood, 100; M. M. Burnett, 60; R. Linder, 24; E. J. Cox, 100; E. W. Root, 100; W. L. Smith, 100. Total number of shares held by the Directors is 624 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare-----	\$8,806 42	\$20,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
1,250 shares Tulare City Water Company stock.	\$25,000 00	\$18,000 00	\$20,000 00

## BANK COMMISSIONERS' EXAMINATION. (August 21, 1890.)

Resources.		Liabilities.	
Loans on real estate-----	\$1,400 00	Capital paid up-----	\$19,040 00
Loans and discounts-----	12,925 00	Due depositors-----	9,024 37
Cash balances-----	3,558 95	Rents, exchange, etc-----	9 35
Due from banks and bankers---	7,489 91		
Furniture, fixtures, etc-----	2,304 14		
Expenses, taxes, etc-----	395 72		
Total resources-----	\$28,073 72	Total liabilities-----	\$28,073 72

## BANK OF TUSTIN. (Incorp. October 10, 1887.)

## JANUARY STATEMENT.

A. GUY SMITH, President.

E. D. BUSS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$13,088 23	Capital paid in coin.....	\$25,000 00
Miscellaneous bonds and stocks.....	500 00	Profit and loss and contingent fund.....	564 35
Loans on real estate.....	16,617 48	Due depositors.....	35,680 49
Loans on stocks, bonds, and warrants.....	2,325 00	Due banks and bankers.....	577 40
Loans on personal security.....	16,000 33		
Money on hand.....	6,750 25		
Due from banks and bankers.....	4,055 43		
Furniture and fixtures.....	2,485 52		
Total resources.....	\$61,822 24	Total liabilities.....	\$61,822 24

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Guy Smith, 40; W. S. Bartlett, 30; C. W. Wilcox, 30; N. Palmer, 50; S. W. Preble, 15; H. B. Lewis, 10; E. D. Buss, 100. Total number of shares held by the Directors is 275 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange .....	\$16,617 48	\$45,700 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Tustin stock.....	\$500 00	\$500 00	\$500 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Tustin stock.....	\$3,125 00	\$1,825 00	\$3,125 00
Arizona Sandstone Co. stock .....	2,500 00	500 00	1,000 00
Totals .....	\$5,625 00	\$2,325 00	\$4,125 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$13,088 23	Capital paid in coin.....	\$25,000 00
Miscellaneous bonds and stocks.....	3,400 00	Profit and loss and contingent fund.....	1,075 52
Loans on real estate.....	13,860 65	Due depositors.....	31,094 26
Loans on stocks, bonds, and warrants.....	4,300 00	Due banks and bankers.....	1,252 13
Loans on personal security.....	13,384 31		
Money on hand.....	6,223 44		
Due from banks and bankers.....	1,600 17		
Furniture and fixtures.....	2,485 52		
Other assets.....	79 59		
Total resources.....	\$58,421 91	Total liabilities.....	\$58,421 91

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Guy Smith, 40; W. S. Bartlett, 30; C. W. Wilcox, 30; N. Palmier, 50; H. B. Lewis, 10; S. W. Preble, 15; E. D. Buss, 100. Total number of shares held by the Directors is 275 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$13,860 65	\$38,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Tustin stock.....	\$500 00	\$500 00	\$500 00
Orange County School District bonds.....	2,900 00	2,979 59	2,979 59
Totals.....	\$3,400 00	\$3,479 59	\$3,479 59

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sespe Oil Co. stock.....	\$10,000 00	\$2,200 00	\$10,000 00
Arizona Sandstone Co. stock.....	2,500 00	500 00	1,000 00
Bank of Tustin stock.....	2,875 00	1,600 00	2,875 00
Totals.....	\$15,375 00	\$4,300 00	\$13,875 00

## BANK COMMISSIONERS' EXAMINATION. (May 25, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$13,088 23	Capital paid up .....	\$25,000 00
Invested in stocks, bonds, and warrants .....	2,033 75	Due depositors .....	34,175 21
Loans and discounts .....	31,592 09	Due banks and bankers .....	125 13
Cash balances .....	6,776 33	Interest collected .....	1,073 59
Due from banks and bankers .....	4,420 58	Rents, exchange, etc. ....	48 75
Furniture, fixtures, etc. ....	2,485 52	Profit and loss .....	561 15
Expenses, taxes, etc. ....	587 33		
Total resources .....	\$60,983 83	Total liabilities .....	\$60,983 83

## BANK OF UKIAH. (Incorp. January 10, 1874.)

## JANUARY STATEMENT.

R. McGARVEY, President.

SAM. WHEELER, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$15,538 10	Capital paid in coin .....	\$250,000 00
Real estate taken for debt .....	1,477 73	Profit and loss and contingent fund .....	53,540 82
Loans on real estate .....	265,109 49	Due depositors .....	164,479 46
Loans on personal security .....	85,021 75	Due banks and bankers .....	10,274 89
Money on hand .....	16,697 79	Dividends unpaid .....	225 00
Due from banks and bankers .....	92,267 42		
Other assets .....	2,407 89		
Total resources .....	\$478,520 17	Total liabilities .....	\$478,520 17

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. McGarvey, 100; G. Hagenmeyer, 367; John R. Hoffman, 66; M. Baechtel, 85; J. A. Cooper, 50. Total number of shares held by the Directors is 668 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino .....	\$1,477 73	\$2,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$236,109 49	\$500,000 00
Humboldt .....	15,000 00	30,000 00
Trinity .....	12,500 00	40,000 00
Lake .....	1,500 00	4,000 00
Totals .....	\$265,109 49	\$574,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$15,538 10	Capital paid in coin .....	\$250,000 00
Real estate taken for debt .....	1,477 73	Profit and loss and contin-	
Loans on real estate .....	260,549 31	gent fund .....	48,595 68
Loans on personal security .....	88,871 76	Due depositors .....	102,102 21
Money on hand .....	21,643 80	Due banks and bankers .....	5,285 08
Due from banks and bankers .....	16,392 00	Dividends unpaid .....	50 00
Other assets .....	1,560 27		
Total resources .....	\$406,032 97	Total liabilities .....	\$406,032 97

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

† The names of the Directors, and number of shares of stock held by each, are as follows: R. McGarvey, 100; G. Hagenmeyer, 367; John P. Hoffman, 66; M. Baechtcl, 85; J. A. Cooper, 50. Total number of shares held by the Directors is 668 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino .....	\$1,477 73	\$2,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$237,135 46	\$500,000 00
Humboldt .....	7,913 85	20,000 00
Trinity .....	10,000 00	20,000 00
Lake .....	1,500 00	3,000 00
Sonoma .....	4,000 00	6,000 00
Totals .....	\$260,549 31	\$549,000 00

## BANK COMMISSIONERS' EXAMINATION. (March 5, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$15,538 10	Capital paid up .....	\$250,000 00
Other real estate .....	1,477 73	Reserve fund .....	41,251 62
Loans on real estate .....	258,534 50	Due depositors .....	84,688 77
Loans and discounts .....	84,096 90	Due banks and bankers .....	1,981 77
Cash balances .....	10,215 33	Interest collected .....	2,802 74
Due from banks and bankers .....	11,287 87	Rents, exchange, etc. ....	123 13
Expenses, taxes, etc. ....	67 55	Dividends unpaid .....	370 00
Total resources .....	\$381,218 03	Total liabilities .....	\$381,218 03



## BANK OF VACAVILLE. (Incorp. April 23, 1883.)

## JANUARY STATEMENT.

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$4,000 00	Capital paid in coin .....	\$100,000 00
County warrants .....	405 50	Reserve fund .....	5,431 32
Loans on real estate .....	81,123 22	Due depositors .....	95,215 07
Loans on personal security .....	102,666 65	Due banks and bankers .....	1,734 36
Money on hand .....	7,159 85		
Due from banks and bankers .....	5,925 53		
Furniture and fixtures .....	1,100 00		
Total resources .....	\$202,380 75	Total liabilities .....	\$202,380 75

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 535; W. B. Parker, 289; E. R. Thurber, 15; D. Dutton, 30; W. B. Davis, 10. Total number of shares held by the Directors is 879 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$81,123 22	\$150,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School warrants .....	\$405 50	\$405 50	\$405 50

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$4,000 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	80,623 22	Reserve fund .....	5,431 32
Loans on personal security .....	138,090 11	Due depositors .....	66,117 56
Money on hand .....	8,453 08	Due banks and bankers .....	54,759 97
Furniture and fixtures .....	1,100 00	Dividends unpaid .....	5,000 00
Expenses .....	1,574 49	Interest collected .....	2,423 10
		Exchange account .....	108 95
Total resources .....	\$233,840 90	Total liabilities .....	\$233,840 90

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 535; W. B. Parker, 289; E. R. Thurber, 15; D. Dutton, 30; W. B. Davis, 10. Total number of shares held by the Directors is 879 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$80,623 22	\$150,000 00

## BANK COMMISSIONERS' EXAMINATION. (February 12, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$4,000 00	Capital paid up .....	\$100,000 00
Invested in stocks, bonds, and warrants .....	688 00	Due depositors .....	76,382 12
Loans and discounts .....	192,134 19	Due banks and bankers .....	23,845 32
Cash balances .....	10,837 25	Interest collected .....	3,640 20
Due from banks and bankers ..	144 77	Rents, exchange, etc. ....	32 20
Furniture, fixtures, etc. ....	1,100 00	Profit and loss .....	5,431 32
Expenses, taxes, etc. ....	426 95		
Total resources .....	\$209,331 16	Total liabilities .....	\$209,331 16

## VALLEJO COMMERCIAL BANK. (Incorp. May 17, 1889.)

## JANUARY STATEMENT.

E. J. WILSON, President.

JOS. R. ENGLISH, Cashier.

Resources.		Liabilities.	
Real estate taken for debt .....	\$13,184 21	Capital paid in coin .....	\$95,000 00
Miscellaneous bonds and stocks .....	1,096 10	Profit and loss and contingent fund .....	6,989 58
Loans on real estate .....	178,213 00	Due depositors .....	229,783 97
Loans on stocks, bonds, and warrants .....	6,350 00	Other liabilities .....	4,561 00
Loans on other securities (grain, etc.) .....	3,637 00		
Loans on personal security ...	44,826 61		
Money on hand .....	20,520 00		
Due from banks and bankers ..	66,823 82		
Furniture and fixtures .....	1,500 00		
Other assets .....	183 81		
Total resources .....	\$336,334 55	Total liabilities .....	\$336,334 55

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$95,000; amount paid in coin is \$95,000. The total number of shares of stock issued is 1,900 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. Wilson, 492; A. T. Robinson, 55; S. G. Hilborn, 181; J. R. English, 33; F. W. Hall, 9; P. W. Dillon, 20; G. W. Wilson, 5. Total number of shares held by the Directors is 795 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano .....	\$13,184 21	\$13,184 21

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$8,054 00	\$19,000 00
San Francisco .....	11,000 00	40,000 00
Napa and Solano .....	159,159 00	300,000 00
Totals .....	\$178,213 00	\$359,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
1 Vallejo City bond .....	\$1,000 00	\$1,000 00	\$1,000 00
1 Vallejo school warrant .....	70 00	68 60	70 00
2 Solano County jurors' certificates .....	28 75	27 50	28 75
Totals .....	\$1,098 75	\$1,096 10	\$1,098 75

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Home Security Building and Loan Association of Oakland stock .....	\$4,000 00	\$600 00	\$750 00
I. O. G. T. Home Treasurer's warrants .....	3,030 00	3,000 00	3,030 00
15 shares Union Pressed Brick and Terra Cotta Co. stock .....	1,500 00	750 00	1,500 00
600 shares Benicia Brick Co. stock .....	6,000 00	500 00	1,800 00
100 shares Union Stock Yard Co. stock .....	10,000 00	1,500 00	3,000 00
Totals .....	\$24,530 00	\$6,350 00	\$10,080 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
600 gallons port wine in store, vintage of 1884 .....	\$287 00	\$700 00
Endowment policy, New York Life Insurance Co. ....	500 00	1,000 00
Diamond ring .....	50 00	75 00
200,975 pounds wheat in store .....	2,000 00	2,700 00
71,538 pounds wheat in store .....	800 00	900 00
Totals .....	\$3,637 00	\$5,375 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$12,567 51	Capital paid in coin.....	\$95,000 00
Miscellaneous stocks and bonds.....	1,000 00	Profit and loss and contingent fund.....	3,139 53
County warrants.....	97 10	Due depositors.....	259,590 01
Loans on real estate.....	191,913 50	Dividends unpaid.....	12 50
Loans on stocks, bonds, and warrants.....	5,250 00	Other liabilities.....	6,753 96
Loans on other securities (grain, etc.).....	812 00		
Loans on personal security....	79,709 64		
Money on hand.....	9,523 87		
Due from banks and bankers..	59,214 75		
Furniture and fixtures.....	1,500 00		
Expenses.....	2,684 85		
Taxes.....	72 13		
Other assets.....	150 65		
Total resources.....	\$364,496 00	Total liabilities.....	\$364,496 00

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$95,000; amount paid in coin is \$95,000. The total number of shares of stock issued is 1,900 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. Wilson, 492; A. T. Robinson, 55; S. G. Hilborn, 181; J. R. English, 33; F. W. Hall, 9; P. W. Dillon, 20; G. W. Wilson, 5. Total number of shares held by the Directors is 795 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano.....	\$12,567 51	\$12,567 51

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$18,054 00	\$37,000 00
San Francisco.....	11,000 00	40,000 00
Napa and Solano.....	162,859 00	300,000 00
Totals.....	\$191,913 50	\$377,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
1 Vallejo City 7 per cent bond.....	\$1,000 00	\$1,000 00	\$1,000 00
Solano County jurors' certificates.....	102 00	97 10	102 00
Totals.....	\$1,102 00	\$1,097 10	\$1,102 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
15 shares Union Pressed Brick and Terra Cotta Co. stock .....	\$1,500 00	\$750 00	\$1,500 00
100 shares Union Stock Yard Co. stock .....	10,000 00	1,500 00	3,000 00
Accepted I. O. G. T. Home Treasurer's warrants .....	3,028 50	3,000 00	3,028 50
Totals .....	\$14,528 50	\$5,250 00	\$7,528 50

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
600 gallons port wine in store, vintage of 1884 .....	\$287 00	\$700 00
Endowment policy, New York Life Insurance Co. ....	500 00	1,000 00
Diamond cross .....	25 00	75 00
Totals .....	\$812 00	\$1,775 00

## BANK COMMISSIONERS' EXAMINATION. (November 29, 1890.)

Resources.		Liabilities.	
Real estate .....	\$11,799 66	Capital paid up .....	\$95,000 00
Invested in stocks, bonds, and warrants .....	1,000 00	Due depositors .....	224,220 58
Loans and discounts .....	240,051 74	Interest collected .....	9,571 78
Cash balances .....	14,403 32	Rents, exchange, etc. ....	1,247 77
Due from banks and bankers ..	57,473 74	Profit and loss .....	1,083 94
Furniture, fixtures, etc. ....	1,500 00	Other liabilities .....	132 03
Expenses, taxes, etc. ....	4,852 19		
Other assets .....	175 45		
Total resources .....	\$331,256 10	Total liabilities .....	\$331,256 10



## BANK OF VISALIA. (Incorp. August 31, 1874.)

## JANUARY STATEMENT.

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$11,744 66	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	9,506 49	Reserve fund .....	100,000 00
United States bonds .....	5,465 62	Profit and loss and contingent fund .....	38,658 50
Miscellaneous bonds and stocks .....	2,274 88	Due depositors .....	392,127 37
County and city warrants .....	3,676 15		
Loans on real estate .....	229,665 00		
Loans on stocks, bonds, and warrants .....	400 00		
Loans on other securities (grain, etc.) .....	500 00		
Loans on personal security .....	355,673 93		
Money on hand .....	61,947 07		
Due from banks and bankers .....	47,430 27		
Furniture and fixtures .....	1,400 00		
Other assets .....	1,101 80		
Total resources .....	\$730,785 87	Total liabilities .....	\$730,785 87

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 861; C. Burrell, 588; S. C. Brown, 70; C. J. Giddings, 40; J. D. Hyde, 22. Total number of shares held by the Directors is 1,581 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare .....	\$9,506 49	\$15,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$227,665 00	\$500,000 00
Fresno .....	2,000 00	5,000 00
Totals .....	\$229,665 00	\$505,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$5,000 00	\$5,465 62	\$6,000 00
Visalia Gaslight and Heat Co. stock .....	2,400 00	2,274 88	1,000 00
Totals .....	\$7,400 00	\$7,740 50	\$7,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Consolidated People's Ditch Co. stock.....	\$100 00	\$400 00	\$1,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description or Class of Securities.	Amount Loaned.	Value of Securities.
11,410 pounds alfalfa seed in warehouse.....	\$500 00	\$1,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$11,744 66	Capital paid in coin.....	\$200,000 00
Real estate taken for debt ...	9,506 49	Reserve fund.....	100,000 00
United States bonds .....	5,465 62	Profit and loss and contin-	
Miscellaneous bonds and		gent fund .....	44,949 45
stocks.....	2,274 88	Due depositors.....	256,105 54
County warrants.....	587 70	Due banks and bankers.....	61,709 43
Loans on real estate .....	289,186 00		
Loans on stocks, bonds, and			
warrants .....	316 50		
Loans on other securities			
(grain, etc.) .....	885 63		
Loans on personal security ...	297,506 20		
Money on hand.....	32,332 61		
Due from banks and bankers..	3,537 92		
Furniture and fixtures.....	1,850 00		
Other assets.....	7,570 21		
Total resources .....	\$662,764 42	Total liabilities .....	\$662,764 42

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 861; C. Burrel, 588; S. C. Brown, 70; C. J. Giddings, 40; J. D. Hyde, 22. Total number of shares held by the Directors is 1,581 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare .....	\$9,506 49	\$15,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$287,186 00	\$500,000 00
Fresno.....	2,000 00	5,000 00
Totals.....	\$289,186 00	\$505,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$5,000 00	\$5,465 62	\$6,000 00
Visalia Gaslight and Heat Co. stock.....	2,400 00	2,274 88	1,000 00
Totals .....	\$7,400 00	\$7,740 50	\$7,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Consolidated People's Ditch Co. stock .....	\$100 00	\$316 50	\$1,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description or Class of Securities.	Amount Loaned.	Value of Securities.
443 sacks wheat in warehouse.....	\$885 63	\$1,000 00

## BANK COMMISSIONERS' EXAMINATION. (August 23, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$11,747 66	Capital paid up .....	\$200,000 00
Other real estate .....	6,327 28	Reserve fund .....	100,000 00
Invested in stocks, bonds, and warrants.....	6,209 49	Due depositors.....	310,812 20
Loans and discounts.....	581,566 13	Due banks and bankers .....	7,535 08
Cash balances.....	23,131 52	Interest collected .....	4,743 77
Due from banks and bankers..	20,833 35	Rents, exchange, etc. ....	55 00
Furniture, fixtures, etc.....	1,400 00	Profit and loss .....	30,298 75
Expenses, taxes, etc.....	1,160 12		
Other assets.....	1,069 25		
Total resources .....	\$653,444 80	Total liabilities .....	\$653,444 80

## BANK OF WATSONVILLE. (Incorp. May 11, 1874.)

## JANUARY STATEMENT.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	217,297 52	Reserve fund.....	25,000 00
Loans on other securities (grain, etc.).....	3,775 00	Profit and loss and contin- gent fund.....	7,466 01
Loans on personal security...	23,981 61	Due depositors.....	209,066 04
Money on hand.....	41,145 24	Due banks and bankers.....	1,840 43
Due from banks and bankers...	43,173 11		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$343,372 48	Total liabilities.....	\$343,372 48

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 90; H. S. Fletcher, 10; W. G. Hudson, 17½; Thos. Snodgrass, 100; Lucius Sanborn, 105; Owen Tuttle, 47½; Edward White, 27½. Total number of shares held by the Directors is 397½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$145,413 25	\$217,500 00
Monterey.....	69,884 27	104,826 00
San Benito.....	2,000 00	6,000 00
Totals.....	\$217,297 52	\$328,326 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, barley, and beans.....	\$3,775 00	\$4,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	195,771 77	Reserve fund.....	25,000 00
Loans on personal security...	27,799 81	Profit and loss and contin- gent fund.....	6,850 90
Money on hand.....	21,913 24	Due depositors.....	135,933 81
Due from banks and bankers...	17,686 76	Due banks and bankers.....	8,261 87
Furniture and fixtures.....	2,000 00	Dividends unpaid.....	1,125 00
Total resources.....	\$277,171 58	Total liabilities.....	\$277,171 58

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 90; H. S. Fletcher, 10; W. G. Hudson, 17½; Thomas Snodgrass, 100; Lucius Sanborn, 105; Owen Tuttle, 47½; Edward White, 27½. Total number of shares held by the Directors is 397½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$129,287 50	\$258,000 00
Monterey.....	64,484 27	130,000 00
San Benito.....	2,000 00	6,000 00
Totals .....	\$195,771 77	\$394,000 00

## BANK COMMISSIONERS' EXAMINATION. (October 7, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid up.....	\$100,000 00
Loans and discounts.....	221,534 45	Reserve fund .....	25,000 00
Cash balances.....	22,596 11	Due depositors.....	196,930 92
Due from banks and bankers.....	69,544 01	Due banks and bankers.....	1,137 93
Furniture, fixtures, etc.....	2,000 00	Interest collected .....	4,047 53
Expenses, taxes, etc.....	918 60	Rents, exchange, etc.....	66 95
		Profit and loss.....	1,409 79
Total resources .....	\$328,593 17	Total liabilities .....	\$328,593 17

## PAJARO VALLEY BANK—WATSONVILLE. (Incorp. May 25, 1888.)

## JANUARY STATEMENT.

JOHN T. PORTER, President.

J. J. MOREY, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$38,550 00	Capital paid in coin.....	\$50,000 00
Loans on other securities (grain, etc.) .....	4,056 02	Profit and loss and contingent fund .....	7,621 05
Loans on personal security .....	76,129 77	Due depositors.....	106,546 03
Money on hand.....	39,044 03	Due banks and bankers.....	597 57
Due from banks and bankers.....	4,142 58		
Furniture and fixtures.....	2,300 00		
Other assets.....	542 25		
Total resources .....	\$164,764 65	Total liabilities .....	\$164,764 65



## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: John T. Porter, 455; E. L. Goldstein, 410; W. R. Porter, 165; A. Lewis, 130; A. B. Chalmers, 120; Frank Mauk, 85; P. McAllister, 50; Peter Cox, 50; John Sheehy, 25; N. A. Uren, 25; F. Ceschi, 25. Total number of shares held by the Directors is 1,540 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$18,750 00	\$40,000 00
Monterey .....	19,800 00	50,000 00
Totals .....	\$38,550 00	\$90,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat stored in warehouse.....	\$4,056 02	\$7,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
County warrants.....	\$258 00	Capital paid in coin .....	\$50,000 00
Loans on real estate.....	36,511 00	Profit and loss and contingent fund .....	10,230 08
Loans on stocks, bonds, and warrants.....	1,100 00	Due depositors.....	78,618 00
Loans on personal security....	81,459 46	Due banks and bankers.....	6,427 45
Money on hand.....	20,715 78		
Due from banks and bankers..	2,931 29		
Furniture and fixtures.....	2,300 00		
Total resources .....	\$145,275 53	Total liabilities.....	\$145,275 53

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 465; A. Lewis, 130; E. L. Goldstein, 410; A. B. Chalmers, 120; P. McAllister, 50; W. R. Porter, 165; F. E. Mauk, 85; Peter Cox, 50; N. A. Uren, 25; John Sheehy, 25; F. Ceschi, 25. Total number of shares held by the Directors is 1,550 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$19,636 00	\$40,000 00
Monterey .....	16,875 00	30,000 00
Totals .....	\$36,511 00	\$70,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
75 shares Pajaro Valley Bank stock.....	\$1,500 00	\$1,100 00	\$1,750 00

## BANK COMMISSIONERS' EXAMINATION. (October 8, 1890.)

Resources.		Liabilities.	
Loans and discounts.....	\$110,167 12	Capital paid up.....	\$50,000 00
Cash balances.....	31,135 03	Due depositors.....	103,012 53
Due from banks and bankers..	13,669 89	Interest collected .....	397 41
Furniture, fixtures, etc.....	2,300 00	Rents, exchange, etc.....	68 60
Expenses, taxes, etc.....	923 40	Profit and loss.....	4,716 90
Total resources .....	\$158,195 44	Total liabilities .....	\$158,195 44

## FARMERS BANK OF WHEATLAND. (Incorp. October 22, 1874.)

## JANUARY STATEMENT.

J. M. C. JASPER, President.

WM. LUMBARD, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,463 30	Capital paid in coin .....	\$38,375 00
County warrants.....	684 10	Profit and loss and contingent fund .....	33,169 26
Loans on real estate .....	18,662 68	Due depositors.....	61,942 77
Loans on stocks, bonds, and warrants.....	500 00	Due banks and bankers.....	16,895 53
Loans on other securities (grain, etc.).....	6,697 00		
Loans on personal security...	110,086 18		
Money on hand.....	6,555 60		
Furniture and fixtures.....	733 70		
Total resources .....	\$150,382 56	Total liabilities .....	\$150,382 56

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$153,500; amount paid in coin is \$38,375. The total number of shares of stock issued is 1,535 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Oakley, 208; S. D. Wood, 70; J. F. Baun, 20; Daniel Fraser, 123; J. M. C. Jasper, 138. Total number of shares held by the Directors is 559 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada .....	\$3,500 00	\$5,000 00
Placer .....	2,500 00	15,000 00
Yuba .....	11,162 68	50,000 00
Hancock, Iowa .....	500 00	800 00
Kossuth, Iowa .....	1,000 00	1,600 00
Totals .....	\$18,662 68	\$72,400 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yuba County warrants .....	\$684 10	\$684 10	\$684 10

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Co. stock .....	\$1,500 00	\$500 00	\$1,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
650,000 pounds wheat .....	\$6,697 00	\$7,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$6,463 30	Capital paid in coin .....	\$38,375 00
Loans on real estate .....	17,923 00	Profit and loss and contin- gent fund .....	34,372 09
Loans on stocks, bonds, and warrants .....	500 00	Due depositors .....	56,036 52
Loans on personal security .....	128,929 23	Due banks and bankers .....	33,040 38
Money on hand .....	7,274 76		
Furniture and fixtures .....	733 70		
Total resources .....	\$161,823 99	Total liabilities .....	\$161,823 99

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$153,500; amount paid in coin is \$38,375. The total number of shares of stock issued is 1,535 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Oakley, 208; S. D. Wood, 70; J. F. Baun, 20; Daniel Fraser, 123; J. M. C. Jasper, 431. Total number of shares held by the Directors is 852 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$13,923 00	\$50,000 00
Placer .....	2,500 00	15,000 00
Hancock, Iowa .....	500 00	800 00
Kossuth, Iowa .....	1,000 00	1,600 00
Totals .....	\$17,923 00	\$67,400 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Co. stock. ....	\$1,500 00	\$500 00	\$1,500 00

## BANK COMMISSIONERS' EXAMINATION. (August 8, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$6,463 30	Capital paid up .....	\$38,375 00
Loans on real estate .....	22,738 00	Reserve fund .....	25,547 87
Loans and discounts .....	99,936 66	Due depositors .....	58,162 21
Cash balances .....	8,182 59	Due banks and bankers .....	16,557 34
Due from banks and bankers .....	980 58	Interest collected .....	634 71
Furniture, fixtures, etc. ....	733 70	Rents, exchange, etc. ....	15 05
Expenses, taxes, etc. ....	257 35		
Total resources .....	\$139,292 18	Total liabilities .....	\$139,292 18

## BANK OF WILLOWS. (Incorp. September 2, 1880.)

## JANUARY STATEMENT.

W. P. HARRINGTON, President.

B. H. BURTON, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$17,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	1,472 24	Reserve fund .....	40,000 00
Miscellaneous bonds and stocks .....	50,100 00	Profit and loss and contin- gent fund .....	39,186 38
County warrants .....	167 50	Due depositors .....	88,084 50
Loans on real estate .....	115,838 31	Due banks and bankers .....	138,946 35
Loans on stocks, bonds, and warrants .....	10,275 00	Other liabilities .....	1,203 35
Loans on other securities (grain, etc.) .....	92,936 52		
Loans on personal security .....	304,790 30		
Money on hand .....	11,563 94		
Due from banks and bankers .....	1,276 77		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$607,420 58	Total liabilities .....	\$607,420 58

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Harrington, 123; M. French, 360; George Hagar, 211½; P. H. Green, 75; B. H. Burton, 75. Total number of shares held by the Directors is 844½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$1,472 24	\$3,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa ... ..	\$115,838 31	\$200,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Orland stock .....	\$15,000 00	\$15,000 00	\$18,000 00
Willows Warehouse Association stock .....	26,000 00	26,000 00	30,000 00
Willows Water and Light Company stock .....	10,000 00	8,000 00	5,500 00
Willows Agricultural Society stock .....	800 00	800 00	800 00
Willows "Journal" stock .....	300 00	-----	-----
Totals .....	\$52,100 00	\$49,800 00	\$54,300 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association stock .....	\$10,000 00	\$10,000 00	\$12,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$92,936 52	\$120,000 00



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$17,000 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	1,472 24	Reserve fund .....	40,000 00
Miscellaneous bonds and stocks .....	49,800 00	Profit and loss and contingent fund .....	27,011 67
Loans on real estate .....	105,138 31	Due depositors .....	120,626 63
Loans on personal security .....	367,215 38	Due banks and bankers .....	69,307 62
Money on hand .....	13,617 54		
Due from banks and bankers .....	702 45		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$556,945 92	Total liabilities .....	\$556,945 92

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Harrington, 123; M. French, 360; George Hagar, 211½; W. F. Goad, 211½; John Boggs, 251½; P. H. Green, 75; B. H. Burton, 75. Total number of shares held by the Directors is 1,307½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Glenn .....	\$1,472 24	\$2,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Glenn .....	\$105,138 31	\$200,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Orland stock .....	\$15,000 00	\$15,000 00	\$16,500 00
Willows Warehouse Association stock .....	26,000 00	26,000 00	26,000 00
Willows Water and Light Co. stock .....	10,000 00	8,000 00	6,500 00
Willows Agricultural Society stock .....	800 00	800 00	800 00
Totals .....	\$51,800 00	\$49,800 00	\$49,800 00

## BANK COMMISSIONERS' EXAMINATION. (February 10, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$17,000 00	Capital paid up.....	\$300,000 00
Other real estate.....	1,472 24	Reserve fund.....	40,000 00
Invested in stocks, bonds, and warrants.....	50,213 00	Due depositors.....	110,557 92
Loans and discounts.....	478,668 73	Due banks and bankers.....	71,288 72
Cash balances.....	13,655 41	Rents, exchange, etc.....	55 38
Due from banks and bankers..	364 58	Profit and loss.....	41,581 95
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	110 01		
Total resources.....	\$563,483 97	Total liabilities.....	\$563,483 97

## BANK OF WINTERS. (Incorp. November 6, 1885.)

## JANUARY STATEMENT.

E. WOLFSKILL, President.

J. B. McARTHUR, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$7,000 00	Capital paid in coin.....	\$67,955 00
County warrants.....	915 57	Reserve fund.....	7,000 00
Loans on real estate.....	47,536 54	Profit and loss and contin-	
Loans on other securities		gent fund.....	5,612 68
(grain, etc.).....	12,900 00	Due depositors.....	62,459 05
Loans on personal security...	88,743 33	Due banks and bankers.....	27,853 31
Money on hand.....	9,448 86	Dividends unpaid.....	45 00
Due from banks and bankers..	33 75		
Furniture and fixtures.....	1,000 00		
Other assets.....	3,346 99		
Total resources.....	\$170,925 04	Total liabilities.....	\$170,925 04

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$67,955. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$67 95½.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Wolfskill, 25; Wm. Sims, 16; S. K. Baker, 50; H. Seaman, 100; E. E. Kahn, 78. Total number of shares held by the Directors is 269 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$35,430 60	\$68,700 00
Yolo.....	12,095 94	37,855 00
Totals.....	\$47,526 54	\$106,555 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School warrants .....	\$750 12	\$750 12	\$750 12
Yolo County warrants .....	165 45	165 45	165 45
Totals .....	\$915 57	\$915 57	\$915 57

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
1,221,185 pounds wheat .....	\$12,100 00	\$14,898 45
200,000 pounds baled hay .....	800 00	1,400 00
40,000 pounds barley .....		
Totals .....	\$12,900 00	\$16,298 45

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$7,000 00	Capital paid in coin .....	\$72,000 00
Loans on real estate .....	37,189 84	Reserve fund .....	9,000 00
Loans on personal security ...	102,519 56	Profit and loss and contin-	
Money on hand .....	7,803 97	gent fund .....	203 99
Due from banks and bankers..	1,617 61	Due depositors .....	39,401 13
Furniture and fixtures .....	1,000 00	Due banks and bankers .....	33,525 86
		Dividends unpaid .....	3,000 00
Total resources .....	\$157,130 98	Total liabilities .....	\$157,130 98

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$72,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$72.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Wolfskill, 25; Wm. Sims, 16; S. K. Baker, 50; H. Seaman, 100; E. E. Kahn, 78. Total number of shares held by the Directors is 269 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$24,968 90	\$42,400 00
Yolo .....	12,220 94	35,200 00
Totals .....	\$37,189 84	\$77,600 00

## BANK COMMISSIONERS' EXAMINATION. (February 12, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$7,000 00	Capital paid up.....	\$71,680 00
Loans on real estate.....	47,896 54	Reserve fund.....	8,000 00
Loans and discounts.....	78,705 53	Due depositors.....	50,863 44
Cash balances.....	8,159 24	Due banks and bankers.....	15,778 14
Due from banks and bankers..	1,639 06	Interest collected.....	345 49
Furniture, fixtures, etc.....	1,000 00	Dividends unpaid.....	320 00
Expenses, taxes, etc.....	153 53	Profit and loss.....	612 68
Other assets.....	3,045 85		
Total resources.....	\$147,599 75	Total liabilities.....	\$147,599 75

## BANK OF WOODLAND. (Incorp. November, 1868.)

## JANUARY STATEMENT.

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.		Liabilities.	
Bank premises and furniture..	\$15,000 00	Capital paid in coin.....	\$900,900 00
Real estate taken for debt....	11,014 72	Reserve fund.....	180,180 00
Old bank building.....	5,000 00	Profit and loss.....	95,657 27
County warrants and school orders.....	21,345 03	Due depositors.....	532,369 02
Loans on real estate.....	861,393 29	Other liabilities.....	100,000 00
Loans on stocks, bonds, and warrants.....	2,675 00		
Loans on other securities (grain, etc.).....	48,666 61		
Loans on personal security...	654,976 42		
Money on hand.....	54,782 31		
Due from banks and bankers..	64,592 68		
Other assets.....	69,660 23		
Total resources.....	\$1,809,106 29	Total liabilities.....	\$1,809,106 29

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$900,900; amount paid in coin is \$900,900. The total number of shares of stock issued is 9,009 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Stephens, 3,911; F. S. Freeman, 10; L. D. Stephens, 422; H. Fredericks, 207; J. Hollingsworth, 23; C. Nelson, 236; J. H. Harlan, 156. Total number of shares held by the Directors is 4,965 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yolo.....	\$11,014 72	*\$10,000 00

\* Personal security for excess of value.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo .....	\$763,937 65	\$1,350,000 00
Colusa .....	40,453 64	75,000 00
Shasta .....	12,000 00	20,000 00
Tehama .....	14,000 00	20,000 00
Fresno .....	4,000 00	12,800 00
Solano .....	27,000 00	50,000 00
Totals .....	\$861,393 29	\$1,527,800 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County warrants .....	\$19,622 48	\$19,241 78	\$19,622 48
Yolo County school orders .....	2,179 68	2,103 25	2,179 68
Totals .....	\$21,802 16	\$21,345 03	\$21,802 16

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares Bank of Yolo stock .....	\$1,000 00	\$650 00	\$1,200 00
3 shares Bank of St. Helena stock .....	270 00	200 00	270 00
50 shares Woodland Building and Loan Asso- ciation stock .....	2,800 00	1,825 00	2,800 00
Totals .....	\$4,070 00	\$2,675 00	\$4,270 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain .....	\$48,666 61	\$60,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises and furniture...	\$24,000 00	Capital paid in coin.....	\$926,600 00
Real estate taken for debt, and old bank building.....	16,014 72	Reserve fund.....	185,320 00
Loans on real estate.....	883,085 74	Profit and loss.....	111,494 50
Loans on stocks, bonds, and warrants.....	3,430 57	Due depositors.....	410,194 84
Loans on personal security...	652,374 51	Due banks and bankers.....	17,393 06
Money on hand.....	42,592 33	Other liabilities.....	50,000 00
Due from banks and bankers..	4,211 95		
Other assets.....	75,292 58		
Total resources.....	\$1,701,002 40	Total liabilities.....	\$1,701,002 40



## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$926,600; amount paid in coin is \$926,600. The total number of shares of stock issued is 9,266 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Stephens, 4,037; F. S. Freeman, 10; L. D. Stephens, 432; H. Fredericks, 200; J. Hollingsworth, 23; C. Nelson, 244; J. H. Harlan, 161. Total number of shares held by the Directors is 5,107 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yolo .....	\$11,014 72	*\$10,000 00

\* Personal security for balance.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo .....	\$756,194 07	\$1,300,000 00
Fresno .....	4,000 00	12,800 00
Colusa and Glenn .....	40,800 00	75,000 00
Tehama .....	28,000 00	50,000 00
Shasta .....	12,000 00	20,000 00
Solano .....	42,091 67	50,000 00
Totals .....	\$883,085 74	\$1,507,800 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares Bank of Yolo stock .....	\$1,000 00	\$650 00	\$1,300 00
3 shares Bank of St. Helena stock .....	270 00	200 00	270 00
20 shares Willows Land and Improvement Co. stock .....	2,000 00	253 17	1,200 00
65 shares Woodland Building and Loan Association stock .....	3,900 00	2,327 40	3,900 00
Totals .....	\$7,170 00	\$3,430 57	\$6,670 00

## BANK COMMISSIONERS' EXAMINATION. (August 9, 1890.)

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid up .....	\$875,300 00
Other real estate .....	18,873 76	Reserve fund .....	175,060 00
Invested in stocks, bonds, and warrants .....	873 17	Due depositors .....	432,659 61
Loans and discounts .....	1,543,994 86	Due banks and bankers .....	30,161 61
Cash balances .....	48,614 75	Interest collected .....	12,081 68
Due from banks and bankers .....	9,029 47	Rents, exchange, etc. ....	247 15
Expenses, taxes, etc. ....	1,644 55	Profit and loss .....	14,417 45
Other assets .....	1,896 94	Other liabilities .....	100,000 00
Total resources .....	\$1,639,927 50	Total liabilities .....	\$1,639,927 50

## BANK OF YOLO—WOODLAND. (Incorp. January 27, 1883.)

## JANUARY STATEMENT.

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,783 79	Capital paid in coin.....	\$300,000 00
County warrants.....	18,887 15	Reserve fund.....	63,000 00
Loans on real estate.....	161,864 62	Profit and loss and contingent fund.....	67,015 94
Loans on stocks, bonds, and warrants.....	22,673 45	Due depositors.....	342,206 26
Loans on other securities (grain, etc.).....	35,550 00	Due banks and bankers.....	95,950 32
Loans on personal security...	548,406 79		
Money on hand.....	39,586 28		
Due from banks and bankers..	4,146 33		
Furniture and fixtures.....	3,127 24		
Expenses.....	6,324 69		
Taxes.....	5,791 73		
Other assets.....	15,030 45		
Total resources.....	\$868,172 52	Total liabilities.....	\$868,172 52

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. P. Merritt, 100; W. W. Brownell, 99; A. D. Porter, 118; D. N. Hershey, 100; S. N. Mering, 100; A. W. Gable, 100; E. R. Lowe, 60; Benjamin Peart, 50; Charles F. Reed, 35. Total number of shares held by the Directors is 762 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$142,750 21	\$218,783 50
Tehama.....	6,400 00	7,000 00
Elko, Nev.....	12,714 41	23,865 30
Totals.....	\$161,864 62	\$249,648 80

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County and city of Woodland warrants.	\$19,102 99	\$18,887 15	\$19,203 99

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock.....	\$6,000 00	\$5,817 65	\$8,100 00
Consolidated Electric Light, Gas, and Power Co. stock.....	2,500 00	2,405 80	2,500 00
Woodland Improvement Co. stock.....	8,200 00	8,200 00	8,200 00
Yolo County Land and Improvement Co. stock.....	2,400 00	2,800 00	3,000 00
Woodland Building and Loan Ass'n stock.....	550 00	450 00	600 00
Willows Land and Improvement Co. stock.....	3,300 00	3,000 00	3,300 00
Totals.....	\$22,950 00	\$22,673 45	\$25,700 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouses.....	\$35,550 00	\$49,375 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$7,110 10	Capital paid in coin.....	\$300,000 00
Loans on real estate.....	172,315 00	Reserve fund.....	100,000 00
Loans on stocks, bonds, and warrants.....	24,732 00	Profit and loss and contingent fund.....	41,018 50
Loans on personal security.....	556,440 87	Due depositors.....	316,112 78
Money on hand.....	25,172 04	Due banks and bankers.....	60,144 50
Due from banks and bankers.....	5,198 07		
Furniture and fixtures.....	3,127 24		
Expenses.....	3,107 50		
Taxes.....	72 96		
Other assets.....	20,000 00		
Total resources.....	\$817,275 78	Total liabilities.....	\$817,275 78

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. P. Merritt, 100; W. W. Brownell, 99; A. D. Porter, 118; D. N. Hershey, 100; S. N. Mering, 100; A. W. Gable, 100; E. R. Lowe, 60; Benjamin Peart, 50; Charles F. Reed, 35. Total number of shares held by the Directors is 762 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$157,915 00	\$225,000 00
Tehama.....	6,400 00	7,000 00
Elko, Nev.....	8,000 00	30,000 00
Totals.....	\$172,315 00	\$262,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock.....	\$9,000 00	\$6,817 00	\$12,600 00
Electric Light and Gas stock.....	2,700 00	2,600 00	2,700 00
Woodland Building and Loan Association stock.....	1,200 00	850 00	1,400 00
Yolo County Land and Improvement Co. stock.....	3,300 00	3,460 00	4,800 00
Willows Land and Improvement Co. stock.....	3,300 00	3,000 00	3,300 00
Woodland Improvement Co. stock.....	8,200 00	8,000 00	8,200 00
Totals.....	\$27,700 00	\$24,732 00	\$33,000 00

## BANK COMMISSIONERS' EXAMINATION. (August 9, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$6,783 79	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants.....	1,778 71	Reserve fund.....	63,000 00
Loans and discounts.....	800,804 35	Due depositors.....	348,231 74
Cash balances.....	28,003 00	Due banks and bankers.....	122,321 84
Due from banks and bankers.....	4,649 11	Interest collected.....	15,641 34
Furniture, fixtures, etc.....	3,127 24	Rents, exchange, etc.....	254 25
Expenses, taxes, etc.....	4,029 27		
Other assets.....	273 70		
Total resources.....	\$849,449 17	Total liabilities.....	\$849,449 17

## SISKIYOU COUNTY BANK—YREKA. (Incorp. Sept. 11, 1882.)

## JANUARY STATEMENT.

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$8,000 00	Capital paid in coin.....	\$100,000 00
County warrants.....	4,444 90	Profit and loss and contingent fund.....	34,242 51
Loans on real estate.....	137,144 52	Due depositors.....	213,345 60
Loans on other securities (grain, etc.).....	31,248 09	Due banks and bankers.....	9,485 08
Loans on personal security.....	133,987 99		
Money on hand.....	47,447 69		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$357,073 19	Total liabilities.....	\$357,073 19

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Churchill, 400; N. D. Julien, 400; Mrs. H. Wadsworth, 400; Mrs. Mary E. Robertson, 200; Fred. E. Wadsworth, 200. Total number of shares held by the Directors is 1,600 shares.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Modoc .....	\$800 00	\$1,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc .....	\$90,733 39	\$200,000 00
Siskiyou .....	46,411 13	125,000 00
Totals .....	\$137,144 52	\$325,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Orders of School Trustees on County Superintendent of Schools.....	\$4,548 69	\$4,444 90	\$4,537 69

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Indorsed notes.....	\$7,208 24	\$11,304 25
Chinese jewelry (gold).....	170 00	180 00
Modoc Land and Live Stock Co. stock.....	23,869 85	30,000 00
Totals .....	\$31,248 09	\$41,484 25

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$800 00	Capital paid in coin.....	\$100,000 00
County warrants.....	72 55	Profit and loss and contingent fund .....	48,513 20
Loans on real estate .....	114,681 01	Due depositors.....	154,516 94
Loans on other securities (grain, etc.).....	26,202 28		
Loans on personal security .....	92,573 73		
Money on hand.....	43,162 85		
Due from banks and bankers..	23,512 72		
Furniture and fixtures.....	2,000 00		
Expenses .....	25 00		
Total resources .....	\$303,030 14	Total liabilities .....	\$303,030 14

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Churchill, 400; Mrs. H. Wadsworth, 400; Mrs. M. E. Robertson, 200; Fred. E. Wadsworth, 200. Total number of shares held by the Directors is 1,200 shares.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Modoc .....	\$800 00	\$1,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc .....	\$41,142 33	\$85,000 00
Siskiyou .....	73,538 68	190,000 00
Totals .....	\$114,681 01	\$275,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School warrants on County Treasurer (pro-tested) .....	\$79 20	\$72 55	\$75 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Indorsed notes .....	\$2,162 43	\$4,350 00
Chinese jewelry .....	170 00	180 00
Modoc Land and Live Stock Co. stock .....	23,869 85	30,000 00
Totals .....	\$26,202 28	\$34,530 00

## BANK COMMISSIONERS' EXAMINATION. (March 16, 1891.)

Resources.		Liabilities.	
Real estate .....	\$800 00	Capital paid up .....	\$100,000 00
Loans and discounts .....	257,470 97	Due depositors .....	162,633 80
Cash balances .....	34,250 16	Due banks and bankers .....	2,028 58
Furniture, fixtures, etc. ....	2,000 00	Profit and loss .....	29,218 70
Expenses, taxes, etc. ....	26 85	Other liabilities .....	820 25
Other assets .....	153 35		
Total resources .....	\$294,701 33	Total liabilities .....	\$294,701 33

# FARMERS COÖPERATIVE UNION OF SUTTER COUNTY— YUBA CITY. (Incorp. March 29, 1873.)

## JANUARY STATEMENT.

GEORGE W. CARPENTER, President.

C. R. BOYD, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$20,000 00
Real estate (warehouses and lots).....	20,616 94	Reserve fund.....	15,000 00
County warrants.....	4,155 37	Profit and loss and contingent fund.....	1,524 22
Loans on real estate.....	16,927 15	Due depositors.....	184,540 21
Loans on personal security.....	160,754 89	Dividends unpaid.....	190 00
Money on hand.....	7,447 20	Other liabilities.....	8,538 14
Due from banks and bankers.....	5,068 80		
Furniture and fixtures.....	887 54		
Expenses.....	3,580 30		
Taxes.....	354 38		
Total resources.....	\$229,792 57	Total liabilities.....	\$229,792 57

### DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: G. W. Carpenter, 123; George Ohleyer, 64; John H. Kimball, 64; A. H. Wilbur, 73; Wm. Sanders, 16; James Littlejohn, 64; B. F. Walton, 69. Total number of shares held by the Directors is 473 shares.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter.....	\$16,927 15	\$29,800 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$20,000 00
Real estate (warehouses and lots).....	21,023 57	Reserve fund.....	25,000 00
County warrants.....	553 33	Profit and loss and contingent fund.....	468 24
Loans on real estate.....	21,585 45	Due depositors.....	172,220 27
Loans on stocks, bonds, and warrants.....	594 80	Due banks and bankers.....	39,529 65
Loans on personal security.....	188,562 77	Dividends unpaid.....	190 00
Money on hand.....	9,213 29	Other liabilities.....	346 60
Furniture and fixtures.....	887 54		
Expenses.....	920 45		
Other assets (grain bags).....	4,413 56		
Total resources.....	\$257,754 76	Total liabilities.....	\$257,754 76

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: William Sanders, 19; George Ohleyer, 14; J. H. Kimball, 64; James Littlejohn, 35; B. F. Walton, 64; A. H. Wilbur, 73; G. W. Carpenter, 250. Total number of shares held by the Directors is 519 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter.....	\$21,585 45	\$70,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Levee District No. 1 bonds.....	\$403 33	\$403 33
Swamp Land District No. 70 bonds.....	150 00	150 00
Totals .....	\$553 33	\$553 33

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Swamp Land District No. 70 bonds.....	\$769 24	\$594 80	\$979 19
Levee District No. 1 bonds .....	209 95		
Totals .....	\$979 19	\$594 80	\$979 19

## BANK COMMISSIONERS' EXAMINATION. (August 7, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid up.....	\$20,000 00
Other real estate.....	20,616 94	Reserve fund .....	15,000 00
Loans on real estate.....	30,527 15	Due depositors.....	166,221 24
Loans and discounts.....	187,028 10	Due banks and bankers.....	56,637 56
Cash balances.....	5,580 02	Interest collected.....	1,616 75
Furniture, fixtures, etc.....	887 54	Rents, exchange, etc.....	245 48
Expenses, taxes, etc.....	1,504 50	Dividends unpaid.....	190 00
Other assets.....	5,178 34	Profit and loss.....	1,145 66
		Other liabilities.....	265 90
Total resources.....	\$261,322 59	Total liabilities.....	\$261,322 59

## CALIFORNIA TITLE INSURANCE AND TRUST COMPANY, SAN FRANCISCO.

STATEMENT SHOWING ITS FINANCIAL CONDITION ON THE TWENTY-SECOND DAY OF JUNE,  
1891, AT THE CLOSE OF BUSINESS.

Resources.		Liabilities.	
Business premises .....	\$16,836 42	Capital paid up .....	\$250,000 00
Record maps, abstracts, etc. ....	125,000 00	Reserve fund .....	25,000 00
Loans on real estate .....	131,500 00	Interest collected .....	3,818 06
Cash balances .....	5,049 68	Earnings .....	2,675 65
Furniture, fixtures, etc. ....	2,242 20	Premiums .....	14,705 30
Expenses, taxes, etc. ....	17,385 67	Profit and loss .....	1,008 96
		Suspense .....	806 00
Total resources .....	\$298,013 97	Total liabilities .....	\$298,013 97

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SEMI-ANNUAL REPORTS

OF

BANKS IN LIQUIDATION.

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# BANKS IN LIQUIDATION.

## MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO. (Incorp. November 4, 1869.)

### JANUARY STATEMENT.

PETER DEAN, President.

H. T. GRAVES, Secretary.

Resources.		Liabilities.	
Real estate taken for debt.....	\$18,484 72	Due depositors.....	\$52,624 80
Loans on real estate .....	168 87	Dividends unpaid.....	11,912 69
Money on hand.....	620 12		
Due from banks and bankers..	7,593 89		
Furniture and fixtures.....	1,691 50		
Interest accrued .....	492 47		
Profit and loss .....	35,485 92		
Total resources .....	\$64,537 49	Total liabilities .....	\$64,537 49

### DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 300 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. H. Culver, 23 $\frac{1}{3}$ ; George Robins, 1 $\frac{1}{3}$ ; Francis Smith, 23 $\frac{1}{3}$ ; John F. Snow, 23 $\frac{1}{3}$ ; H. T. Graves, 20; Peter Dean, 23 $\frac{1}{3}$ ; James Simpson, 1 $\frac{1}{3}$ ; J. K. C. Hobbs, 23 $\frac{1}{3}$ ; T. V. O'Brien, 3 $\frac{1}{3}$ . Total number of shares held by the Directors is 140 $\frac{1}{3}$ .

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco.....	\$18,484 72

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$168 87

### AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
San Francisco Savings Union .....	\$7,593 89

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt	\$7,687 49	Due depositors	\$52,624 80
Loans on real estate	165 00	Dividends unpaid	10,198 29
Money on hand	1,959 84		
Due from banks and bankers	14,954 65		
Furniture and fixtures	1,691 50		
Interest accrued	509 33		
Profit and loss	35,855 28		
Total resources	\$62,823 09	Total liabilities	\$62,823 09

## DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 300 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. H. Culver, 23 $\frac{1}{3}$ ; George Robins, 1 $\frac{1}{3}$ ; Francis Smith, 23 $\frac{1}{3}$ ; John F. Snow, 23 $\frac{1}{3}$ ; H. T. Graves, 20; Peter Dean, 23 $\frac{1}{3}$ ; James Simpson, 1 $\frac{1}{3}$ ; J. K. C. Hobbs, 23 $\frac{1}{3}$ ; T. V. O'Brien, 3 $\frac{1}{3}$ . Total number of shares held by the Directors is 140 $\frac{8}{3}$  shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$7,687 49

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$165 00

## AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
San Francisco Savings Union	\$14,954 65

## BANK COMMISSIONERS' EXAMINATION. (June 22, 1891.)

Resources.		Liabilities.	
Loans on real estate	\$8,916 33	Due depositors	\$52,624 80
Cash balances	1,284 30	Interest collected	124 26
Due from banks and bankers	14,643 88	Dividends unpaid	10,265 14
Furniture, fixtures, etc.	1,691 50		
Expenses, taxes, etc.	485 00		
Other assets (adjustment)	507 27		
Profit and loss	35,485 92		
Total resources	\$63,014 20	Total liabilities	\$63,014 20

ODD FELLOWS SAVINGS BANK—SAN FRANCISCO. (Incorp.  
October 13, 1866.)

## JANUARY STATEMENT.

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt . . .	\$69,533 21	Capital paid in coin . . . . .	\$128,975 00
Money on hand . . . . .	332 67	Due depositors . . . . .	317,568 11
Due from banks and bankers . .	79,934 40	Dividends in liquidation un-	
Furniture and fixtures . . . . .	855 75	paid . . . . .	20,698 02
Other assets . . . . .	3,793 93	Other liabilities . . . . .	2,971 38
Balance . . . . .	315,762 55		
Total resources . . . . .	\$470,212 51	Total liabilities . . . . .	\$470,212 51

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$133,500; amount paid in coin is \$128,975. The total number of shares of stock issued is 1,249 shares; the amount paid on 1,249 shares of stock is \$124,900; on 16 shares, \$1,200; on 45 shares, \$2,250; on 25 shares, \$625.

The names of the Directors, and number of shares of stock held by each, are as follows: David Hunter, 50; H. J. Tilden, 10; Martin Heller, 50; Daniel Hicks, 10; Charles Montgomery, 20; A. W. Scott, 12; L. B. Sonnenberg, 50; Louis Zeh, 35. Total number of shares held by the Directors is 237 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco . . . . .	\$5,568 46
Sutter . . . . .	63,964 75
Total . . . . .	\$69,533 21

## AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
San Francisco Savings Union . . . . .	\$26,374 40
The German Savings and Loan Society . . . . .	25,360 00
Savings and Loan Society . . . . .	28,200 00
Total . . . . .	\$79,934 40

## DESCRIPTION OF "OTHER ASSETS."

"Other Assets."	Amount on Books.
Order on ourselves in payment of loan, payable out of deposits (being a balance) . . . . .	\$22 16
Personal account of Robert Crichton, balance of account . . . . .	1,598 96
Interest accrued on deposits in bank . . . . .	2,172 81
Total . . . . .	\$3,793 93

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$69,205 00	Capital paid in coin .....	\$128,975 00
Money on hand .....	198 54	Due depositors .....	317,568 11
Due from banks and bankers ..	80,107 21	Dividends unpaid .....	19,929 10
Furniture and fixtures .....	765 75	Other liabilities .....	2,971 38
Other assets .....	2,204 07		
Balance .....	316,963 02		
Total resources .....	\$469,443 59	Total liabilities .....	\$469,443 59

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$133,500; amount paid in coin is \$128,975. The total number of shares of stock issued is 1,249 shares; the amount paid on 1,249 shares of stock is \$124,900; on 16 shares, \$1,200; on 45 shares, \$2,250; on 25 shares, \$625.

The names of the Directors, and number of shares of stock held by each, are as follows: David Hunter, 50; H. J. Tilden, 10; Martin Heller, 50; Daniel Hicks, 10; Chas. Montgomery, 20; A. W. Scott, 12; L. B. Sonnenberg, 50; Louis Zeh, 35. Total number of shares held by the Directors is 237 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco .....	\$5,560 00
Sutter .....	63,645 00
Total .....	\$69,205 00

## AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
San Francisco Savings Union .....	\$27,086 50
The German Savings and Loan Society .....	26,044 72
Savings and Loan Society .....	26,975 99
Total .....	\$80,107 21

## DESCRIPTION OF "OTHER ASSETS."

"Other Assets."	Amount on Books.
Order on ourselves in payment of loan, payable out of deposits (being a balance) .....	\$22 16
Interest accrued on deposits in bank .....	2,181 91
Total .....	\$2,204 07



## BANK COMMISSIONERS' EXAMINATION. (June 24, 1891.)

Resources.		Liabilities.	
Real estate.....	\$70,009 41	Capital paid up.....	\$128,975 00
Cash balances.....	75 54	Due depositors.....	317,568 11
Due from banks and bankers..	80,357 21	Interest collected.....	2,172 81
Furniture, fixtures, etc.....	765 75	Rents, exchange, etc.....	90 00
Expenses, taxes, etc.....	864 82	Dividends unpaid.....	19,929 10
Profit and loss.....	319,633 67	Other liabilities.....	2,971 38
Total resources.....	\$471,706 40	Total liabilities.....	\$471,706 40

## POMONA BANK. (Incorp. September 13, 1883.)

## STATEMENT. (December 8, 1890.)

Resources.		Liabilities.	
Bank premises.....	\$24,000 00	Capital paid up.....	\$40,000 00
Loans and discounts.....	72,619 33	Due depositors.....	26,646 96
Cash balances.....	274 92	Due banks and bankers.....	24,816 56
Due from banks and bankers..	449 16	Rents, exchange, etc.....	868 00
Furniture, fixtures, etc.....	1,998 00	Bills payable.....	18,064 97
Expenses, taxes, etc.....	4,078 23	Profit and loss.....	529 15
Suspense account.....	1,013 97	Phillips' Contract No. 1.....	352 71
Dividends paid.....	1,949 12	Phillips' Contract No. 2.....	373 34
Phillips' mortgage (interest)..	1,264 56		
Interest paid.....	4,004 40		
Total resources.....	\$111,651 69	Total liabilities.....	\$111,651 69

This bank suspended August, 1889, and by petition of the Directors to the Superior Court in September, 1890, was, by order of the Court, placed in insolvency. W. B. Dole was appointed assignee December 8, 1890.



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SEMI-ANNUAL REPORTS

OF

PRIVATE BANKS OF CALIFORNIA.

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# REPORTS OF PRIVATE BANKS.

O. W. HOLLENBECK, BANKER—AUBURN.

## JANUARY STATEMENT.

O. W. HOLLENBECK .....Cashier.

Resources.		Liabilities.	
Bank premises.....	\$2,000 00	Capital paid in coin.....	\$8,000 00
Other real estate.....	5,929 50	Profit and loss.....	1,325 20
County warrants.....	1,317 09	Due depositors.....	56,019 68
Loans on personal security, including overdrafts.....	39,523 00	Due banks and bankers.....	10,868 81
Money on hand.....	15,979 15		
Due from banks and bankers..	1,236 45		
Furniture and fixtures.....	800 00		
Expenses and taxes.....	1,928 50		
Other assets.....	7,500 00		
Total resources .....	\$76,213 69	Total liabilities .....	\$76,213 69

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer .....	\$6,752 50	\$9,000 00
Nevada .....	1,177 00	1,500 00
Totals.....	\$7,929 50	\$10,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$2,000 00	Capital paid in coin.....	\$8,000 00
Other real estate.....	6,054 50	Profit and loss.....	1,840 00
Loans on personal security, including overdrafts.....	47,811 50	Due depositors.....	75,427 35
Money on hand.....	12,145 95		
Due from banks and bankers..	5,030 40		
Furniture and fixtures.....	800 00		
Expenses and taxes.....	2,175 00		
Other assets.....	9,250 00		
Total resources .....	\$85,267 35	Total liabilities .....	\$85,267 35



## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer.....	\$6,877 50	\$9,200 00
Nevada.....	1,177 00	1,600 00
Totals.....	\$8,054 50	\$10,800 00

## BANK OF G. K. SMITH—BIGGS.

## JANUARY STATEMENT.

G. K. SMITH.....Proprietor and Manager.

Resources.		Liabilities.	
Real estate.....	\$21,000 00	Capital paid in coin.....	\$42,000 00
Loans on real estate.....	78,105 00	Surplus.....	35,000 00
Loans on other securities (grain, etc.).....	8,856 05	Due depositors.....	38,263 89
Loans on personal security, including overdrafts.....	31,267 86	Due banks and bankers.....	33,674 08
Money on hand and checks in course of collection.....	4,350 06		
Furniture and fixtures.....	1,000 00		
Other assets (wheat).....	1,000 00		
Accrued interest.....	3,359 00		
Total resources.....	\$148,937 97	Total liabilities.....	\$148,937 97

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Linn, Or.....	\$18,000 00	\$20,000 00
Butte, Cal.....	3,000 00	3,500 00
Totals.....	\$21,000 00	\$23,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$78,105 00	\$130,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Grain.....	\$8,856 05	\$10,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$21,000 00	Capital paid in coin.....	\$42,000 00
Loans on real estate.....	64,255 00	Surplus.....	35,000 00
Loans on personal security, including overdrafts.....	52,429 60	Due depositors.....	38,733 06
Money on hand.....	5,038 03	Due banks and bankers.....	30,207 46
Furniture and fixtures.....	1,000 00	Other liabilities.....	100 00
Expenses and taxes.....	496 89		
Other assets (accrued interest)	1,821 00		
Total resources.....	\$146,040 52	Total liabilities.....	\$146,040 52

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Linn, Or.....	\$18,000 00	\$24,000 00
Butte, Cal.....	3,000 00	3,500 00
Totals.....	\$21,000 00	\$27,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$64,255 00	\$100,000 00

## CRESSLER &amp; BONNER, BANKERS—CEDARVILLE.

## JANUARY STATEMENT.

WM. T. CRESSLER and JOHN H. BONNER.....Partners.

Resources.		Liabilities.	
Bank premises, including furniture.....	\$10,000 00	Capital paid in coin.....	\$100,000 00
Other real estate.....	2,607 46	Reserve fund (individual cred- its of Cressler & Bonner)...	12,152 67
Loans on real estate.....	80,080 65	Profit and loss.....	501 89
Loans on personal security, including overdrafts.....	67,836 15	Due depositors.....	29,810 84
Money on hand.....	3,651 35	Due banks and bankers.....	19,681 62
Due from banks and bankers.....	85 00	Interest, rent, and exchange.....	4,840 01
Expenses and taxes.....	1,714 03	Bills payable.....	340 00
Other assets.....	1,352 39		
Total resources.....	\$167,327 03	Total liabilities.....	\$167,327 03

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Harney, Or. ....	\$30,500 00	\$30,000 00
Modoc, Cal. ....	49,580 65	55,000 00
Totals .....	\$80,080 65	\$85,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$100,000 00
Other real estate .....	3,057 23	Reserve fund (individual cred- its of Cressler & Bonner) ..	16,321 34
Loans on real estate .....	79,298 64	Profit and loss .....	40 50
Loans on personal security, including overdrafts .....	55,954 70	Due depositors .....	23,752 73
Money on hand .....	4,010 74	Due banks and bankers .....	13,476 90
Due from banks and bankers ..	99 97	Interest, discounts, and ex- change .....	343 37
Other assets .....	1,513 56		
Total resources .....	\$153,934 84	Total liabilities .....	\$153,934 84

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc, Cal. ....	\$48,798 64	\$60,000 00
Harney, Or. ....	30,500 00	30,000 00
Totals .....	\$79,298 64	\$90,000 00

## LOS NIETOS VALLEY BANK—DOWNEY.

## JANUARY STATEMENT.

BLYTHE, SCOTT &amp; MAHOLM, Proprietors.

H. A. SCOTT, Cashier and Manager.

Resources.		Liabilities.	
Bank premises .....	\$4,000 00	Capital paid in coin .....	\$20,000 00
Other real estate .....	4,350 00	Profit and loss .....	2,777 10
Loans on personal security, including overdrafts .....	25,124 73	Due depositors .....	25,642 69
Money on hand .....	1,610 93		
Due from banks and bankers ..	11,945 78		
Expenses and taxes .....	1,388 35		
Total resources .....	\$48,419 79	Total liabilities .....	\$48,419 79

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$8,350 00	\$10,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$4,000 00	Capital paid in coin .....	\$20,000 00
Other real estate .....	4,000 00	Due depositors .....	28,834 75
Loans on personal security, including overdrafts .....	27,421 00		
Money on hand .....	7,810 54		
Due from banks and bankers ..	5,603 21		
Total resources .....	\$48,834 75	Total liabilities .....	\$48,834 75

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$8,000 00	\$10,000 00

## H. SCAMMAN, BANKER—DOWNIEVILLE.

## JANUARY STATEMENT.

H. T. BRIGGS ..... Cashier.

Resources.		Liabilities.	
Bank premises .....	\$1,079 25	Profit and loss .....	\$2,511 13
County warrants .....	2,139 00	Due depositors .....	57,319 40
Loans on real estate .....	11,195 00	Due banks and bankers .....	14,269 25
Loans on personal security, including overdrafts .....	31,955 19		
Money on hand .....	26,502 91		
Other assets .....	1,228 43		
Total resources .....	\$74,099 78	Total liabilities .....	\$74,099 78

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$1,079 25	Profit and loss .....	\$1,564 83
Loans on real estate .....	11,200 00	Due depositors .....	57,378 98
Loans on personal security, including overdrafts .....	33,252 51	Due banks and bankers .....	10,806 39
Money on hand .....	21,246 24		
Other assets .....	2,972 20		
Total resources .....	\$69,750 20	Total liabilities .....	\$69,750 20

## W. &amp; P. NICHOLLS, BANKERS—DUTCH FLAT.

## JANUARY STATEMENT.

JOHN NICHOLLS, WM. NICHOLLS, and WM. NICHOLLS, JR. .... Partners.

Resources.		Liabilities.	
Bank premises .....	\$1,000 00	Capital paid in coin .....	\$50,000 00
Miscellaneous bonds and stocks .....	20,000 00	Due depositors .....	24,347 67
County warrants .....	1,439 65	Due banks and bankers .....	14,306 87
Loans on real estate .....	23,650 00		
Loans on other securities (grain, etc.) .....	5,870 00		
Loans on personal security, including overdrafts .....	14,243 02		
Money on hand .....	7,360 80		
Due from banks and bankers .....	74 43		
Furniture and fixtures .....	1,000 00		
Other assets .....	14,016 64		
Total resources .....	\$88,654 54	Total liabilities .....	\$88,654 54

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer .....	\$1,000 00	\$1,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$1,200 00	\$2,500 00
Stanislaus .....	7,500 00	17,500 00
Nevada .....	3,000 00	5,000 00
Placer .....	6,950 00	12,000 00
Lake .....	5,000 00	15,000 00
Totals .....	\$23,650 00	\$52,000 00



## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Placer County warrants .....	\$1,439 65	\$1,439 65	\$1,500 00
Spring Valley Waterworks stock.....	20,000 00	20,000 00	18,800 00
Totals .....	\$21,439 65	\$21,439 65	\$20,300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Pass-book San Francisco Savings Union .....	\$3,000 00	\$3,000 00
Pass-book Hibernia Savings and Loan Society .....	2,870 00	2,900 00
Totals .....	\$5,870 00	\$5,900 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises..... \$750 00	Capital paid in coin..... \$50,000 00
Miscellaneous bonds and stocks..... 20,000 00	Due depositors..... 49,708 54
County warrants..... 1,374 65	Due banks and bankers..... 241 17
Loans on real estate..... 24,650 00	
Loans on stocks, bonds, and warrants..... 1,500 00	
Loans on personal security, including overdrafts..... 23,329 11	
Money on hand..... 10,222 42	
Due from banks and bankers..... 14,578 88	
Furniture and fixtures..... 750 00	
Other assets..... 2,794 65	
Total resources..... \$99,949 71	Total liabilities..... \$99,949 71

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer .....	\$750 00	\$750 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$1,200 00	\$2,500 00
Stanislaus .....	7,500 00	17,500 00
Nevada .....	3,000 00	5,000 00
Placer .....	7,950 00	14,500 00
Lake .....	5,000 00	15,000 00
Totals .....	\$24,650 00	\$54,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Placer County warrants.....	\$1,374 65	\$1,374 65	\$1,500 00
Spring Valley Waterworks stock.....	20,000 00	20,000 00	19,200 00
Totals.....	\$21,374 65	\$21,374 65	\$20,700 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Spring Valley Waterworks stock ----	\$2,000 00	\$1,500 00	\$1,920 00

## A. W. RANDALL, BANKER—EUREKA.

## JANUARY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$25,913 19	Capital paid in coin.....	\$20,000 00
Miscellaneous bonds and stocks.....	7,000 00	Profit and loss.....	19,013 64
County school orders.....	2,211 80	Due depositors.....	243,104 73
Loans on real estate.....	43,252 35	Other liabilities.....	7,500 00
Loans on stocks, bonds, and warrants.....	1,700 00		
Loans on personal security, including overdrafts.....	156,381 33		
Money on hand.....	46,598 01		
Due from banks and bankers.....	4,476 69		
Furniture and fixtures.....	2,085 00		
Total resources.....	\$289,618 37	Total liabilities.....	\$289,618 37

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$25,913 19	\$64,600 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$41,262 35	\$41,262 35
Trinity.....	1,990 00	1,990 00
Totals.....	\$43,252 35	\$43,252 35

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Eel River and Eureka Railroad first mortgage bonds .....	\$7,000 00	\$7,000 00	\$7,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Eureka Seminary warrants .....	\$4,540 00	\$1,700 00	\$1,700 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate .....	\$26,302 82	Capital paid in coin .....	\$20,000 00
Miscellaneous bonds and stocks .....	7,000 00	Profit and loss .....	20,213 41
Loans on real estate .....	43,983 99	Due depositors .....	249,117 62
Loans on stocks, bonds, and warrants .....	1,700 00	Due banks and bankers .....	2,115 37
Loans on personal security, including overdrafts .....	166,406 29	Other liabilities .....	7,000 00
Money on hand .....	50,968 30		
Furniture and fixtures .....	2,085 00		
Total resources .....	\$298,446 40	Total liabilities .....	\$298,446 40

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$23,242 82	\$60,000 00
Trinity .....	3,060 00	3,300 00
Totals .....	\$26,302 82	\$63,300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$43,983 99	\$43,983 99

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Eel River and Eureka Railroad first mortgage bonds .....	\$7,000 00	\$7,000 00	\$7,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Eureka Seminary warrants .....	\$4,540 00	\$1,700 00	\$1,700 00

## JAMES H. BURNHAM, BANKER—FOLSOM.

## JANUARY STATEMENT.

Resources.		Liabilities.	
Real estate .....	\$5,821 59	Capital paid in coin .....	\$10,000 00
United States bonds .....	1,025 00	Reserve fund and profit and loss .....	7,627 96
Miscellaneous bonds and stocks .....	1,500 00	Due depositors .....	22,481 33
Loans on real estate .....	3,802 50		
Loans on stocks, bonds, and warrants .....	3,700 00		
Loans on personal security, including overdrafts .....	8,705 31		
Money on hand .....	2,954 70		
Due from banks and bankers ..	12,075 19		
Furniture and fixtures .....	525 00		
Total resources .....	\$40,109 29	Total liabilities .....	\$40,109 29

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento .....	\$3,502 83	\$9,300 00
San Francisco .....	2,318 76	3,250 00
Totals .....	\$5,821 59	\$12,550 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado .....	\$500 00	\$2,000 00
Sacramento .....	3,302 50	9,000 00
Totals .....	\$3,802 50	\$11,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$1,000 00	\$1,025 00	\$1,190 00
15 shares Buffalo Brewing Co. stock .....	1,500 00	1,500 00	1,650 00
Totals .....	\$2,500 00	\$2,525 00	\$2,840 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds .....	\$4,000 00	\$3,700 00	\$4,760 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$5,468 34	Capital paid in coin.....	\$10,000 00
United States bonds .....	5,745 00	Reserve fund and profit and loss .....	8,926 60
Miscellaneous bonds and stocks .....	1,500 00	Due depositors.....	28,360 42
Loans on real estate .....	3,552 50		
Loans on personal security, including overdrafts .....	12,447 47		
Money on hand.....	3,997 90		
Due from banks and bankers.....	13,973 81		
Furniture and fixtures.....	525 00		
Expenses and taxes.....	77 00		
Total resources.....	\$47,287 02	Total liabilities .....	\$47,287 02

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento .....	\$3,149 58	\$9,300 00
San Francisco .....	2,318 76	3,250 00
Totals.....	\$5,468 34	\$12,550 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado .....	\$500 00	\$2,000 00
Sacramento .....	3,052 50	9,000 00
Totals.....	\$3,552 50	\$11,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent coupon bonds .....	\$1,000 00	\$1,025 00	\$1,180 00
United States 4 per cent registered bonds .....	4,000 00	4,720 00	4,720 00
15 shares Buffalo Brewing Co. stock.....	1,500 00	1,500 00	1,650 00
Totals .....	\$6,500 00	\$7,245 00	\$7,550 00



## BANK OF A. B. CARLOCK—FORT JONES.

## JANUARY STATEMENT.

A. B. CARLOCK, Owner.

MARTIN C. BEEM, Assistant Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,600 00	Capital paid in coin.....	\$30,000 00
Other real estate .....	3,375 00	Reserve fund.....	5,397 86
Miscellaneous bonds and stocks.....	1,250 00	Due depositors.....	42,915 36
County warrants.....	490 60	Due banks and bankers.....	1,996 44
Loans on real estate .....	11,639 25		
Loans on other securities (grain, etc.).....	785 00		
Loans on personal security, including overdrafts .....	44,836 71		
Money on hand.....	9,484 80		
Due from banks and bankers..	1,855 80		
Furniture and fixtures.....	1,455 00		
Other assets.....	537 50		
Total resources .....	\$80,309 66	Total liabilities .....	\$80,309 66

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Siskiyou .....	\$7,975 00	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou .....	\$11,639 25	\$20,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Pacific Surety Co. of San Francisco stock .....	\$1,000 00	\$1,000 00	\$1,200 00
Bank of Bakersfield stock .....	1,000 00	250 00	250 00
County school warrants .....	490 60	490 60	490 60
Totals .....	\$2,490 60	\$1,740 60	\$1,940 60

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage on grain.....	\$785 00	\$1,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$4,600 00	Capital paid in coin.....	\$25,000 00
Other real estate.....	12,490 00	Reserve fund.....	669 39
Miscellaneous bonds and stocks.....	1,350 00	Profit and loss.....	900 67
Loans on real estate.....	5,150 00	Due depositors.....	44,618 67
Loans on other securities (grain, etc.).....	1,000 00	Due banks and bankers.....	456 64
Loans on personal security, including overdrafts.....	42,538 55		
Money on hand.....	7,907 99		
Due from banks and bankers..	4,436 33		
Furniture and fixtures.....	1,455 00		
Other assets.....	717 50		
Total resources.....	\$81,645 37	Total liabilities.....	\$81,645 37

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Siskiyou.....	\$17,090 00	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou.....	\$5,150 00	\$15,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Pacific Surety Co. of San Francisco stock.....	\$1,000 00	\$1,000 00	\$1,200 00
Bank of Bakersfield stock.....	1,000 00	350 00	350 00
Totals.....	\$2,000 00	\$1,350 00	\$1,550 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage on growing crop.....	\$1,000 00	\$2,000 00

## WEISSBEIN BROS. &amp; CO., BANKERS—GRASS VALLEY.

## JANUARY STATEMENT.

JOSEPH WEISSBEIN and JACOB WEISSBEIN ----- Partners.

Resources.		Liabilities.	
Real estate .....	\$11,020 40	Capital paid in coin .....	\$50,000 00
Miscellaneous bonds and stocks .....	6,533 35	Reserve fund .....	1,379 84
County warrants .....	269 00	Profit and loss .....	986 53
Loans on real estate .....	33,687 60	Due depositors .....	72,889 97
Loans on stocks, bonds, and warrants .....	6,326 17		
Loans on personal security, including overdrafts .....	42,749 82		
Money on hand .....	14,060 20		
Due from banks and bankers .....	7,989 64		
Furniture and fixtures .....	1,000 00		
Other assets (gold bullion) .....	1,120 16		
Total resources .....	\$124,756 34	Total liabilities .....	\$124,756 34

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Nevada .....	\$11,020 40	\$11,020 40

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada and Placer .....	\$33,687 60	\$50,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
5 Nevada County Narrow Gauge R. R. bonds ..	\$5,000 00	\$4,500 00	\$5,000 00
710 shares Gold Hill Mining Co. stock .....	7,500 00	480 70	480 70
17 shares Spring Valley Water Co. stock .....	1,700 00	1,552 65	1,552 65
Totals .....	\$14,200 00	\$6,533 35	\$7,033 35

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares Spring Valley Water Co. stock .....	\$5,000 00	\$3,000 00	\$4,500 00
5 United States 4½ per cent bonds .....	5,000 00	3,326 17	5,000 00
Totals .....	\$10,000 00	\$6,326 17	\$9,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate .....	\$11,860 65	Capital paid in coin.....	\$50,000 00
Miscellaneous bonds and stocks .....	7,319 40	Reserve fund .....	2,366 37
County warrants .....	27 50	Due depositors .....	75,870 61
Loans on real estate .....	31,068 60		
Loans on stocks, bonds, and warrants .....	4,080 70		
Loans on personal security, including overdrafts .....	44,928 74		
Money on hand .....	11,628 24		
Due from banks and bankers .....	12,926 26		
Furniture and fixtures .....	1,000 00		
Other assets (gold bullion) .....	3,396 89		
Total resources .....	\$128,236 98	Total liabilities .....	\$128,236 98

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Nevada .....	\$11,860 65	\$11,860 65

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada and Placer .....	\$31,068 60	\$50,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
7 Nevada County Narrow Gauge R. R. bonds ..	\$7,000 00	\$7,000 00	\$7,140 00
710 shares Gold Hill Mining Co. stock .....	710 00	319 40	350 00
Totals .....	\$7,710 00	\$7,319 40	\$7,490 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares Spring Valley Water Co. stock .....	\$5,000 00	\$4,080 75	\$4,800 00

## BROADWAY BANK—LOS ANGELES.

## JANUARY STATEMENT.

GEORGE H. BONEBRAKE, H. SINSABAUGH, GEORGE SINSABAUGH, Partners. GEORGE SINSABAUGH, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$25,000 00	Capital paid in coin .....	\$50,000 00
Miscellaneous bonds and stocks .....	28,000 00	Profit and loss .....	2,705 00
Loans on personal security, including overdrafts .....	35,265 84	Due depositors .....	51,368 69
Money on hand .....	10,238 63	Due banks and bankers .....	1,000 00
Due from banks and bankers .....	2,541 05		
Furniture and fixtures .....	2,162 66		
Expenses and taxes .....	1,865 51		
Total resources .....	\$105,073 69	Total liabilities .....	\$105,073 69

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$25,000 00	\$25,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Miscellaneous stocks and bonds .....	\$39,375 00	\$28,000 00	\$28,460 00

## G. W. FOX, BANKER, MURIETTA.

## JANUARY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$1,000 00	Capital paid in coin .....	\$7,000 00
Other real estate .....	21,339 67	Profit and loss .....	738 10
Loans on real estate .....	267 00	Due depositors .....	756 21
Loans on personal security, including overdrafts .....	216 14	Due banks and bankers .....	253 16
Money on hand .....	577 29	Other liabilities .....	15,713 89
Due from banks and bankers .....	81 16		
Furniture and fixtures .....	736 60		
Other assets .....	243 50		
Total resources .....	\$24,461 36	Total liabilities .....	\$24,461 36



## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$21,339 67	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$267 00	\$400 00

## SEELEY &amp; BICKFORD, BANKERS—NAPA CITY.

## JANUARY STATEMENT.

C. B. SEELEY and L. A. BICKFORD ..... Partners.

Resources.		Liabilities.	
Real estate.....	\$2,200 00	Capital paid in coin.....	\$34,000 00
County warrants.....	757 10	Profit and loss.....	2,684 81
Loans on real estate.....	8,471 00	Due depositors.....	37,372 11
Loans on personal security, including overdrafts.....	47,963 55	Due banks and bankers.....	7,251 46
Money on hand.....	15,361 50		
Furniture and fixtures.....	2,500 00		
Other assets.....	4,055 23		
Total resources.....	\$81,308 38	Total liabilities.....	\$81,308 38

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Napa.....	\$2,200 00	\$2,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa.....	\$8,471 00	\$20,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants.....	\$757 10	\$719 25	\$757 10
Napa Building and Loan Association stock.....	4,055 23	3,400 00	4,055 23
Totals.....	\$4,812 33	\$4,119 25	\$4,812 33

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$2,200 00	Capital paid in coin.....	\$34,800 00
County warrants.....	968 25	Profit and loss.....	2,525 04
Loans on real estate.....	7,324 00	Due depositors.....	45,374 66
Loans on personal security, including overdrafts.....	51,992 53	Due banks and bankers.....	5,200 63
Money on hand.....	17,030 00		
Furniture and fixtures.....	2,500 00		
Other assets.....	5,885 55		
Total resources.....	\$87,900 33	Total liabilities.....	\$87,900 33

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Napa.....	\$2,200 00	\$2,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa.....	\$7,324 00	\$18,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants.....	\$968 25	\$919 84	\$919 84
Napa Building and Loan Association stock.....	5,885 55	5,179 00	5,179 00
Totals.....	\$6,853 80	\$6,098 84	\$6,098 84

## BANK OF PASO ROBLES.

## JANUARY STATEMENT.

R. E. JACK, S. GOLDTREE, D. SPEYER, Partners.

D. SPEYER, Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$12,015 65	Capital paid in coin.....	\$45,000 00
Loans on personal security, including overdrafts.....	102,421 49	Profit and loss.....	13,886 20
Money on hand.....	7,927 14	Due depositors.....	71,007 79
Due from banks and bankers.....	6,642 16	Other liabilities.....	566 22
Furniture and fixtures.....	1,453 77		
Totals.....	\$130,460 21	Total liabilities.....	\$130,460 21

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo.....	\$12,015 65	\$35,300 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$757 80	Capital paid in coin.....	\$45,000 00
County warrants.....	489 62	Profit and loss.....	8,416 20
Loans on real estate.....	26,500 00	Due depositors.....	69,124 31
Loans on personal security, including overdrafts.....	92,151 66	Due banks and bankers.....	6,658 48
Money on hand.....	5,656 54	Other liabilities.....	117 64
Due from banks and bankers..	378 48		
Furniture and fixtures.....	1,453 77		
Expenses and taxes.....	1,928 76		
Total resources.....	\$129,316 63	Total liabilities.....	\$129,316 63

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$757 80	\$900 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo.....	\$26,500 00	\$69,100 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School warrants.....	\$489 62	\$489 62	\$489 62

## MIERSON &amp; JEWELL, BANKERS—PLACERVILLE.

## JANUARY STATEMENT.

A. MIERSON and G. JEWELL, Partners.

A. MIERSON, Manager.

Resources.		Liabilities.	
Real estate.....	\$20,500 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	1,300 00	Profit and loss.....	11,483 64
County warrants.....	485 00	Due depositors.....	28,967 85
Loans on real estate.....	9,104 00	Other liabilities.....	500 00
Loans on other securities (grain, etc.).....	1,405 00		
Loans on personal security, including overdrafts.....	17,387 13		
Money on hand.....	10,645 80		
Due from banks and bankers..	8,124 56		
Furniture and fixtures.....	2,000 00		
Other assets.....	70,000 00		
Total resources .....	\$140,951 49	Total liabilities .....	\$140,951 49

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado .....	\$9,000 00	\$12,000 00
San Francisco .....	8,250 00	8,500 00
Totals .....	\$17,250 00	\$20,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado .....	\$9,104 00	\$9,104 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Loan Association stock .....	\$1,600 00	\$900 00	\$1,300 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
County warrants.....	\$485 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Jewelry and diamonds.....	\$1,405 00	\$2,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate .....	\$20,000 00	Capital paid in coin .....	\$100,000 00
Miscellaneous bonds and stocks .....	1,300 00	Profit and loss .....	14,863 85
Loans on real estate .....	7,089 00	Due depositors .....	25,347 15
Loans on other securities (grain, etc.) .....	1,520 00		
Loans on personal security, including overdrafts .....	18,647 20		
Money on hand .....	9,425 30		
Due from banks and bankers ..	10,229 50		
Furniture and fixtures .....	2,000 00		
Other assets .....	70,000 00		
Total resources .....	\$140,211 00	Total liabilities .....	\$140,211 00

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado .....	\$9,000 00	\$12,000 00
San Francisco .....	7,750 00	8,000 00
Totals .....	\$16,750 00	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado .....	\$7,089 00	\$8,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Loan Association stock .....	\$1,600 00	\$1,000 00	\$1,300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Diamonds and jewelry .....	\$1,520 00	\$2,000 00



## HERBERT KRAFT, BANKER—RED BLUFF.

## JANUARY STATEMENT.

HERBERT KRAFT, President.

GEORGE H. KRAFT, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,844 00	Capital paid in coin.....	\$474,875 61
Other real estate.....	242,876 46	Due depositors.....	133,081 64
County warrants.....	1,224 07	Due banks and bankers.....	42,979 74
Loans on real estate.....	191,289 61	Other liabilities.....	104 94
Loans on other securities (grain, etc.).....	8,500 00		
Loans on personal security, including overdrafts.....	123,033 81		
Money on hand.....	13,035 18		
Furniture and fixtures.....	2,230 30		
Other assets.....	62,008 50		
Total resources.....	\$651,041 93	Total liabilities.....	\$651,041 93

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Tehama.....	\$206,917 76	\$250,000 00
Colusa.....	35,276 31	45,000 00
Shasta.....	5,899 77	8,000 00
Lassen.....	1,000 00	1,250 00
Siskiyou.....	405 00	405 00
Totals.....	\$249,498 84	\$349,655 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama.....	\$176,916 61	\$240,000 00
Colusa.....	7,500 00	15,000 00
Shasta.....	5,373 00	10,000 00
Lassen.....	1,500 00	5,000 00
Totals.....	\$191,289 61	\$270,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Market Value.
School warrants.....	\$1,224 07	\$1,224 07

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain.....	\$8,500 00	\$8,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$6,844 00	Capital paid in coin .....	\$474,875 61
Other real estate .....	241,035 16	Due depositors .....	112,274 33
County warrants .....	74 95	Other liabilities .....	28,723 00
Loans on real estate .....	178,213 36		
Loans on other securities (grain, etc.) .....	16,239 27		
Loans on personal security, including overdrafts .....	108,342 93		
Money on hand .....	16,437 24		
Due from banks and bankers ..	35,203 96		
Furniture and fixtures .....	2,230 30		
Expenses and taxes .....	1,013 71		
Other assets .....	10,238 06		
Total resources .....	\$615,872 94	Total liabilities .....	\$615,872 94

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Tehama .....	\$205,388 53	\$300,000 00
Colusa .....	35,276 31	50,000 00
Shasta .....	5,859 32	7,500 00
Lassen .....	950 00	1,000 00
Siskiyou .....	405 00	405 00
Totals .....	\$247,879 16	\$358,905 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama .....	\$171,763 36	\$235,000 00
Colusa .....	3,000 00	4,500 00
Shasta .....	700 00	1,000 00
Lassen .....	2,750 00	5,000 00
Totals .....	\$178,213 36	\$245,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
School orders .....	\$74 95	\$74 95

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Mortgage notes, etc. ....	\$16,239 27	\$20,000 00

## BANK OF SAN BERNARDINO.

## JANUARY STATEMENT.

LEWIS JACOBS, San Bernardino, LEWIS MEYERSTEIN, San Francisco, Partners.  
LEWIS JACOBS, Manager.

Resources.		Liabilities.	
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$200,000 00
United States bonds .....	6,600 00	Profit and loss .....	21,807 86
Miscellaneous bonds and stocks .....	5,625 00	Due depositors .....	252,792 95
County warrants .....	121 00	Due banks and bankers .....	5,382 75
Loans on real estate .....	103,312 00		
Loans on stocks, bonds, and warrants .....	53,385 35		
Loans on personal security, including overdrafts .....	202,517 21		
Money on hand .....	20,254 25		
Due from banks and bankers ..	60,999 97		
Furniture and fixtures .....	1,675 00		
Other assets .....	17,168 78		
Total resources .....	\$479,983 56	Total liabilities .....	\$479,983 56

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino .....	\$10,000 00	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Bernardino .....	\$103,312 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$5,500 00	\$6,600 00	\$6,710 00
50 shares London, Paris, and American Bank stock .....		5,625 00	5,825 00
Totals .....		\$12,225 00	\$12,535 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.
Sundry land, water, railroad, etc., stocks and bonds .....	\$53,385 35

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$200,000 00
Miscellaneous bonds and stocks.....	5,625 00	Profit and loss.....	11,429 20
Loans on real estate.....	105,162 00	Due depositors.....	281,431 56
Loans on stocks, bonds, and warrants.....	39,483 00	Due banks and bankers.....	3,034 16
Loans on personal security, including overdrafts.....	168,064 93		
Money on hand.....	19,921 55		
Due from banks and bankers..	133,326 26		
Furniture and fixtures.....	1,675 00		
Other assets.....	12,637 18		
Total resources.....	\$495,894 92	Total liabilities.....	\$495,894 92

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$10,000 00	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Bernardino.....	\$105,162 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Invested.
50 shares London, Paris, and American Bank stock.....	\$5,625 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Sundry land, water, railroad, etc., stocks and bonds.....	\$39,483 00

## THE FOS SAVINGS UNION—SAN DIEGO.

## JANUARY STATEMENT.

C. M. WHITTIER Fos, Sole Owner.

WILLARD N. Fos, Cashier and Manager.

Resources.		Liabilities.	
Real estate .....	\$4,000 00	Capital paid in coin .....	\$5,000 00
Loans on real estate .....	700 00	Profit and loss .....	600 00
Loans on stocks, bonds, and warrants .....	100 00	Other liabilities .....	1,100 00
Loans on other securities (grain, etc.) .....	200 00		
Loans on personal security, including overdrafts .....	400 00		
Money on hand .....	400 00		
Furniture and fixtures .....	500 00		
Expenses and taxes .....	200 00		
Other assets .....	200 00		
Total resources .....	\$6,700 00	Total liabilities .....	\$6,700 00

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$4,000 00	\$4,300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$700 00	\$1,100 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Warrants for salary, and jury scrip .....	\$110 00	\$100 00	\$110 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and merchandise .....	\$200 00	\$300 00



## DONOHUE, KELLY &amp; CO., BANKERS—SAN FRANCISCO.

## JANUARY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$949 90	Capital paid in coin.....	\$500,000 00
Miscellaneous bonds and stocks.....	59,270 00	Profit and loss.....	31,436 47
Loans on stocks, bonds, and warrants.....	49,338 77	Due depositors.....	1,572,065 43
Loans on personal security, including overdrafts.....	1,182,359 15	Due banks and bankers.....	105,272 58
Money on hand.....	611,898 26		
Due from banks and bankers..	298,627 49		
Furniture and fixtures.....	6,330 91		
Total resources .....	\$2,208,774 48	Total liabilities .....	\$2,208,774 48

## TALLANT &amp; CO., BANKERS—SAN FRANCISCO.

## JANUARY STATEMENT.

JOHN D. TALLANT and JOHN McKEE .....Managers.

Resources.		Liabilities.	
Loans on real estate .....	\$44,000 00	Capital paid in coin.....	\$350,000 00
Loans on stocks, bonds, and warrants.....	100,687 69	Profit and loss.....	110,174 34
Loans on other securities (merchandise, etc.) .....	125,703 75	Due depositors.....	841,632 66
Loans on personal security, including overdrafts.....	821,108 84	Due banks and bankers.....	124,064 65
Money on hand.....	258,999 65		
Due from banks and bankers (on deposit).....	42,610 76		
Furniture and fixtures.....	500 00		
Expenses and taxes.....	23,325 32		
Other assets .....	8,935 64		
Total resources .....	\$1,425,871 65	Total liabilities .....	\$1,425,871 65

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$14,000 00
Humboldt.....	20,000 00
Santa Barbara.....	3,000 00
Placer.....	7,000 00
Total.....	\$44,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Stock of incorporated companies and city and county bonds .....	\$100,687 69

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Merchandise in warehouse, importations afloat, and consigned goods for sale .....	\$120,703 75

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate.....	\$104,200 00	Capital paid in coin.....	\$350,000 00
Loans on stocks, bonds, and warrants.....	97,399 92	Profit and loss.....	89,232 27
Loans on other securities (grain, etc.).....	173,272 51	Due depositors.....	897,050 19
Loans on personal security, including overdrafts.....	720,430 53	Due banks and bankers.....	94,442 67
Money on hand.....	266,778 97		
Due from banks and bankers..	45,586 51		
Furniture and fixtures.....	500 00		
Expenses and taxes.....	10,757 60		
Other assets.....	11,799 09		
Total resources.....	\$1,430,725 13	Total liabilities.....	\$1,430,725 13

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$37,200 00
Mendocino.....	50,000 00
Placer.....	7,000 00
Humboldt.....	10,000 00
Total.....	\$104,200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Amount Loaned.
Stock of incorporated companies and city and county bonds .....	\$97,399 92

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.
Merchandise in warehouses, importations in transit, and consigned goods for sale.....	\$173,272 51

## A. P. HOTALING &amp; CO., BANKERS—SAN RAFAEL.

## JANUARY STATEMENT.

ANSON P. HOTALING, Sole Partner.

S. M. AUGUSTINE, Cashier.

Resources.		Liabilities.	
Real estate.....	\$61,997 44	Capital paid in coin.....	\$143,257 33
Miscellaneous bonds and stocks.....	44,897 49	Profit and loss.....	34,450 93
County warrants.....	1,893 50	Due depositors.....	151,093 87
Loans on real estate.....	165,254 42		
Loans on personal security, including overdrafts.....	20,886 17		
Money on hand.....	24,070 19		
Other assets.....	9,802 92		
Total resources.....	\$328,802 13	Total liabilities.....	\$328,802 13

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin.....	\$61,997 44	\$79,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin.....	\$159,254 42	\$290,000 00
Solano.....	6,000 00	17,500 00
Totals.....	\$165,254 42	\$307,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
77 shares Tomales Bank stock.....	\$7,700 00	\$16,684 05	\$16,684 05
173 shares Marin County Water Co. stock.....	17,300 00	8,650 00	8,650 00
22 shares Marin County refunding bonds.....	11,000 00	11,000 00	11,000 00
16 Richardson District school bonds.....	8,000 00	8,000 00	8,000 00
32 shares North Pacific Coast Telephone-Tele- graph Co. stock.....	3,200 00	500 00	500 00
Tax certificates.....	63 44	63 44	63 44
Totals.....	\$47,263 44	\$44,897 49	\$44,897 49

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$62,335 73	Capital paid in coin.....	\$103,956 19
Miscellaneous bonds and stocks.....	26,043 03	Reserve fund.....	42,606 99
Loans on real estate.....	178,720 58	Due depositors.....	174,195 31
Loans on personal security, including overdrafts.....	18,740 49		
Money on hand.....	28,041 46		
Other assets.....	6,877 20		
Total resources.....	\$320,758 49	Total liabilities.....	\$320,758 49

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin.....	\$62,335 73	\$80,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin.....	\$172,720 58	\$300,000 00
Solano.....	6,000 00	17,500 00
Totals.....	\$178,720 58	\$317,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
77 shares Tomales Bank stock.....	\$7,700 00	\$16,893 03	\$16,893 03
173 shares Marin County Water Co. stock.....	17,300 00	8,650 00	8,650 00
32 shares North Pacific Coast Telephone-Tele- graph Co. stock.....	3,200 00	500 00	500 00
Totals.....	\$28,200 00	\$26,043 03	\$26,043 03

## A. F. REDEMEYER, BANKER—UKIAH.

## JANUARY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$1,000 00	Capital paid in coin.....	\$100,000 00
Other real estate.....	34,000 00	Reserve fund.....	57,785 00
Miscellaneous bonds and stocks.....	4,600 00	Due depositors.....	5,000 00
County warrants.....	2,100 00		
Loans on real estate.....	103,595 00		
Loans on personal security, including overdrafts.....	7,000 00		
Money on hand.....	6,000 00		
Due from banks and bankers..	1,465 00		
Furniture and fixtures.....	25 00		
Expenses and taxes.....	3,000 00		
Total resources .....	\$162,785 00	Total liabilities .....	\$162,785 00

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$5,000 00	\$5,000 00
Mendocino.....	30,000 00	31,000 00
Totals.....	\$35,000 00	\$36,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$103,595 95	\$110,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Ukiah stock.....	\$4,600 00	\$4,600 00	\$4,700 00
County warrants .....	2,100 00	2,100 00	2,100 00
Totals .....	\$6,700 00	\$6,700 00	\$6,800 00



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$1,000 00	Capital paid in coin .....	\$100,000 00
Other real estate .....	34,000 00	Reserve fund .....	56,702 00
Miscellaneous bonds and stocks .....	4,600 00	Due depositors .....	5,000 00
Loans on real estate .....	117,100 00	Due banks and bankers .....	3,000 00
Loans on personal security, including overdrafts .....	7,400 00		
Money on hand .....	500 00		
Due from banks and bankers ..	77 00		
Furniture and fixtures .....	25 00		
Total resources .....	\$164,702 00	Total liabilities .....	\$164,702 00

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$5,000 00	\$5,000 00
Mendocino .....	30,000 00	32,000 00
Totals .....	\$35,000 00	\$37,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$117,100 00	\$125,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Ukiah stock .....	\$4,600 00	\$4,600 00	\$4,700 00

## WM. COLLINS &amp; SONS, BANKERS—VENTURA.

## JANUARY STATEMENT.

WM. COLLINS, J. S. COLLINS, D. E. COLLINS, Partners.

J. S. COLLINS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$18,500 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	30,000 00	Reserve fund.....	43,392 03
County warrants.....	3,175 57	Due depositors.....	281,516 60
Loans on real estate.....	71,986 00	Due banks and bankers.....	985 73
Loans on other securities (grain, etc.).....	11,700 00		
Loans on personal security, including overdrafts.....	162,125 63		
Money on hand.....	55,874 94		
Due from banks and bankers..	70,032 22		
Furniture and fixtures.....	2,500 00		
Total resources .....	\$425,894 36	Total liabilities .....	\$425,894 36

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura .....	\$8,000 00	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$71,986 00	\$110,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county warrants .....	\$3,175 57	\$3,175 57	\$3,175 57
Ventura sewer and municipal bonds .....	30,000 00	30,000 00	31,500 00
Totals .....	\$33,175 57	\$33,175 57	\$34,675 57

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$18,500 00	Capital paid in coin .....	\$100,000 00
Miscellaneous bonds and stocks .....	28,250 00	Reserve fund .....	50,372 34
County warrants .....	13 75	Due depositors .....	225,767 61
Loans on real estate .....	91,637 50	Due banks and bankers .....	3,370 21
Loans on other securities (grain, etc.) .....	700 00		
Loans on personal security, including overdrafts .....	153,794 10		
Money on hand .....	26,619 95		
Due from banks and bankers ..	57,494 86		
Furniture and fixtures .....	2,500 00		
Total resources .....	\$379,510 16	Total liabilities .....	\$379,510 16

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura .....	\$8,000 00	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$91,637 50	\$135,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county warrants .....	\$13 75	\$13 75	\$13 75
Ventura sewer and municipal bonds .....	28,250 00	28,250 00	28,956 00
Totals .....	\$28,263 75	\$28,263 75	\$28,969 75

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Beans and honey .....	\$700 00	\$1,200 00

## HARRELL &amp; SON, BANKERS—VISALIA.

## JANUARY STATEMENT.

JASPER HARRELL, Sole Owner. A. J. HARRELL, Manager. S. MITCHELL, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks .....	\$61,200 00	Capital paid in coin .....	\$75,000 00
County warrants .....	5,170 05	Reserve fund .....	2,615 81
Loans on real estate .....	11,566 25	Profit and loss .....	6,414 98
Loans on stocks, bonds, and warrants .....	570 00	Due depositors .....	152,852 07
Loans on other securities (grain, etc.) .....	12,390 02		
Loans on personal security, including overdrafts .....	83,432 32		
Money on hand .....	29,911 40		
Due from banks and bankers ..	26,349 43		
Furniture and fixtures .....	3,819 82		
Expenses and taxes .....	2,473 57		
Total resources .....	\$236,882 86	Total liabilities .....	\$236,882 86

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$600 00	\$1,000 00
Tulare .....	10,966 25	19,000 00
Totals .....	\$11,566 25	\$20,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Visalia and Tulare Railroad bonds .....	\$50,000 00	\$50,000 00	\$50,000 00
Roswell Manufacturing Co., of Georgia, bonds ..	10,000 00	10,000 00	10,000 00
Salem school district bonds .....	1,200 00	1,200 00	1,200 00
Totals .....	\$61,200 00	\$61,200 00	\$61,200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Tulare County warrants .....	\$5,171 05	\$5,171 05	\$5,171 05
Visalia Building and Loan Association stock ..	300 00	300 00	300 00
Kaweah Ditch stock .....	200 00	200 00	200 00
County school warrants .....	170 00	70 00	170 00
Totals .....	\$5,841 05	\$5,741 05	\$5,841 05

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Wheat and other grain in warehouse .....	\$24,526 27	\$29,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$51,200 00	Capital paid in coin.....	\$75,000 00
Loans on real estate.....	14,527 25	Reserve fund.....	6,494 06
Loans on stocks, bonds, and warrants.....	6,895 92	Profit and loss.....	3,327 00
Loans on other securities (grain, etc.).....	200 00	Due depositors.....	103,620 32
Loans on personal security; including overdrafts.....	63,643 61	Due banks and bankers.....	1,592 72
Money on hand.....	17,375 85		
Due from banks and bankers..	32,371 65		
Furniture and fixtures.....	3,819 82		
Total resources.....	\$190,034 10	Total liabilities.....	\$190,034 10

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$600 00	\$1,000 00
Fresno and Tulare.....	12,927 25	18,000 00
Tulare.....	1,000 00	1,800 00
Totals.....	\$14,527 25	\$20,800 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Visalia and Tulare Railroad bonds.....	\$50,000 00	\$50,000 00	\$50,000 00
Salem school district bonds.....	1,200 00	1,200 00	1,200 00
Totals.....	\$51,200 00	\$51,200 00	\$51,200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class of Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Tulare County warrants.....	\$9,895 92	\$6,595 92	\$9,895 92
Visalia Building and Loan Association stock..	500 00	300 00	370 00
Totals.....	\$10,395 92	\$6,895 92	\$10,265 92

## AMOUNT LOANED ON OTHER SECURITIES.

Description of Securities.	Amount Loaned.	Value of Securities.
Alfalfa in warehouse.....	\$200 00	\$250 00



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ANNUAL REPORTS

FURNISHED BY

THE NATIONAL BANKS

IN THE STATE OF CALIFORNIA.

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# REPORTS OF NATIONAL BANKS.

ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF COLTON.

[Organized December 1, 1886.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

JOHN W. DAVIS, President.

HOWARD B. SMITH, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$50,000 00
United States bonds, to secure circulation .....	12,500 00	Reserve and surplus fund ...	11,700 00
Miscellaneous stocks, bonds, and warrants .....	2,291 10	Undivided profits and contingent fund .....	1,234 04
Redemption fund with United States Treasurer .....	562 50	Due depositors .....	81,182 31
Premium on United States bonds .....	2,500 00	National Bank notes outstanding .....	11,250 00
Loans on stocks, bonds, and warrants .....	25,749 73		
Loans and discounts on personal security .....	71,604 91		
Money on hand .....	11,038 10		
Due from banks and bankers ..	16,231 86		
Furniture and fixtures .....	2,400 00		
Expenses and taxes .....	488 15		
Total resources .....	\$155,366 35	Total liabilities .....	\$155,366 35

### DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John W. Davis, 230; W. R. Fox, 25; M. A. Murphy, 10; W. S. Hooper, 10; Howard B. Smith, 40. Total number of shares held by the Directors is 315 shares.

ANNUAL STATEMENT OF THE  
FIRST NATIONAL BANK OF FRESNO.

[Organized March 16, 1885.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

O. J. WOODWARD, President.

E. A. WALROND, Assistant Cashier.

Resources.		Liabilities.	
Bank premises.....	\$36,925 24	Capital paid in coin.....	\$100,000 00
United States bonds, to secure circulation.....	25,000 00	Reserve and surplus fund....	115,000 00
Miscellaneous bonds, stocks, and warrants.....	4,375 00	Undivided profits and contingent fund.....	3,934 67
Redemption fund with United States Treasurer.....	1,125 00	Due depositors.....	402,135 67
Loans on stocks, bonds, warrants, and other securities..	515,194 78	Due banks and bankers.....	13,980 81
Money on hand.....	30,058 49	National Bank notes outstanding.....	21,900 00
Checks and other cash items..	574 45	Dividend account.....	10,000 00
Due from banks and bankers..	47,190 27		
Furniture and fixtures.....	6,507 92		
Total resources.....	\$666,951 15	Total liabilities.....	\$666,951 15

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. L. Walter, 45; O. J. Woodward, 105; T. C. White, 20; E. Kennedy, 200; W. H. Chance, 100. Total number of shares held by the Directors is 470 shares.

## ANNUAL STATEMENT OF THE

## FRESNO NATIONAL BANK.

[Organized April, 1888.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

H. D. COLSON, President.

JOHN B. SMITH, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$27,029 89	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	1,499 57	Reserve and surplus fund .....	5,000 00
United States bonds, to secure circulation .....	50,000 00	Undivided profits and contingent fund .....	17,928 12
Redemption fund with United States Treasurer .....	2,250 00	Due depositors .....	214,965 97
Premium on United States bonds .....	10,000 00	Due banks and bankers .....	3,207 93
Loans on stocks, bonds, warrants, and other securities ..	344,750 56	National Bank notes outstanding .....	45,000 00
Money on hand .....	33,157 19		
Due from banks and bankers ..	8,612 39		
Furniture and fixtures .....	2,934 34		
Expenses and taxes .....	5,868 14		
Total resources .....	\$486,102 02	Total liabilities .....	\$486,102 02

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.



## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF LOS ANGELES.

[Organized October 18, 1880.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

E. F. SPENCE, President.

J. M. ELLIOTT, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$92,332 79	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	30,159 81	Reserve and surplus fund .....	50,000 00
United States bonds, to secure circulation .....	50,000 00	Undivided profits and contingent fund .....	219,069 03
Miscellaneous bonds, stocks, and warrants .....	215,473 85	Due depositors .....	1,643,754 57
Redemption Fund with United States Treasurer .....	2,250 00	Due banks and bankers .....	100,765 73
Loans on stocks, bonds, and warrants .....	330,490 27	National Bank notes outstanding .....	39,200 00
Loans on other securities (grain, etc.) .....	47,500 00	Certified checks .....	7,030 00
Loans and discounts on personal security .....	799,970 66		
Money on hand .....	327,115 15		
Checks and other cash items .....	9,417 40		
Due from banks and bankers .....	355,109 40		
Total resources .....	\$2,259,819 33	Total liabilities .....	\$2,259,819 33

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Bicknell, 60; J. M. Elliott, 100; William Lacy, 20; Hiram Mabury, 718; D. M. McGarry, 10; S. H. Mott, 56; E. F. Spence, 313. Total number of shares held by the Directors is 1,277 shares.

## ANNUAL STATEMENT OF THE

## LOS ANGELES NATIONAL BANK.

[Organized April 3, 1883.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

GEORGE H. BONEBRAKE, President.

F. C. HOWES, Cashier.

Resources.	Liabilities.
Bank premises..... \$170,000 00	Capital paid in coin..... \$500,000 00
Real estate taken for debt..... 650 00	Reserve and surplus fund... 82,500 00
United States bonds, to secure circulation..... 50,000 00	Undivided profits and contin- gent fund..... 7,386 96
Miscellaneous bonds, stocks, and warrants..... 67,684 95	Due depositors..... 1,230,640 69
Redemption fund with United States Treasurer..... 2,250 00	Due banks and bankers..... 155,797 57
Premium on U. S. bonds..... 81,544 76	National Bank notes out- standing..... 45,000 00
Loans on stocks, bonds, and warrants..... 310,599 10	Certified checks..... 3,825 00
Loans and discounts on per- sonal security..... 463,464 72	
Money on hand..... 176,272 90	
Checks and other cash items.. 16,130 78	
Due from banks and bankers.. 382,598 37	
Furniture and fixtures..... 3,954 64	
Other U. S. bonds (4 percent). 300,000 00	
Total resources..... \$2,025,150 22	Total liabilities..... \$2,025,150 22

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George H. Bonebrake, 957; F. C. Howes, 470; P. M. Green, 250; H. H. Markham, 10; Warren Gillelen, 300; H. Sinsabaugh, 10; John Bryson, 190. Total number of shares held by the Directors is 2,187 shares.

## ANNUAL STATEMENT OF THE

## NATIONAL BANK OF CALIFORNIA—LOS ANGELES.

[Organized September —, 1889.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

JOHN M. C. MARBLE, President.

PERRY WILDMAN, Cashier.

Resources.		Liabilities.	
United States bonds, to secure circulation.....	\$50,000 00	Capital paid in coin.....	\$250,000 00
Miscellaneous bonds, stocks, and warrants.....	18,284 95	Reserve and surplus fund.....	1,050 00
Redemption fund with United States Treasurer.....	2,930 00	Undivided profits and contingent fund.....	6,425 97
Premium on United States bonds.....	13,000 00	Due depositors.....	153,497 28
Loans on stocks, bonds, and warrants.....	68,261 23	Due banks and bankers.....	1,206 31
Loans and discounts on personal security.....	209,195 53	National Bank notes outstanding.....	45,000 00
Money on hand.....	40,668 22	Certified checks.....	14,825 00
Checks and other cash items.....	6,222 01		
Due from banks and bankers.....	49,851 02		
Furniture and fixtures.....	5,730 00		
Expenses and taxes.....	7,861 60		
Total resources.....	\$472,004 56	Total liabilities.....	\$472,004 56

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares. The amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thos. R. Bard, 50; O. H. Churchill, 150; Fred. Eaton, 50; W. L. Graves, 120; O. T. Johnson, 100; E. F. C. Klokke, 100; J. M. C. Marble, 980; D. McFarland, 60; M. H. Sherman, 100; Perry Wildman, 95; John Wolfskill, 50; W. Hadley, 255; A. Hadley, 10. Total number of shares held by the Directors is 2,120 shares.

## ANNUAL STATEMENT OF THE

## SOUTHERN CALIFORNIA NATIONAL BANK—LOS ANGELES.

[Organized August —, 1886.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

L. N. BREED, President.

C. N. FLINT, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ----	\$23,500 00	Capital paid in coin.....	\$200,000 00
United States bonds, to secure circulation.....	50,000 00	Reserve and surplus fund....	21,000 00
Miscellaneous bonds, stocks, and warrants.....	9,172 85	Undivided profits and contingent fund.....	660 22
Redemption fund with United States Treasurer.....	2,250 00	Due depositors.....	387,253 78
Premium on United States bonds.....	10,000 00	Due banks and bankers.....	10,416 86
Loans on stocks, bonds, warrants, and other securities..	376,165 54	National Bank notes outstanding.....	41,290 00
Money on hand.....	57,581 43		
Due from banks and bankers..	125,601 04		
Furniture and fixtures.....	6,000 00		
Expenses and taxes.....	350 00		
Total resources .....	\$660,620 86	Total liabilities .....	\$660,620 86

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. C. Bosbyshell, 260; H. T. Newell, 70; Frank Rader, 20; F. H. Barclay, 20; Dr. M. Hagan, 20; Thos. Goss, 25; David Remick, 175; W. H. Holliday, 150; Silas Holman, 40; L. N. Breed, 70; Wm. F. Bosbyshell, 195. Total number of shares held by the Directors is 1,045 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF MERCED.

[Organized June 23, 1887.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

C. H. HUFFMAN, President.

M. S. HUFFMAN, Cashier.

Resources.		Liabilities.	
United States bonds, to secure circulation.....	\$50,000 00	Capital paid in coin .....	\$200,000 00
Miscellaneous bonds, stocks, and warrants .....	1,397 12	Reserve and surplus fund....	80,142 68
Redemption fund with United States Treasurer .....	2,250 00	Due depositors.....	181,000 27
Loans on stocks, bonds, and warrants.....	25,160 90	National Bank notes outstanding .....	45,000 00
Loans on other securities (grain, etc.).....	287,849 47		
Loans and discounts on personal security ...	67,122 13		
Money on hand.....	21,577 56		
Due from banks and bankers ..	50,602 77		
Furniture and fixtures .....	183 00		
Total resources .....	\$506,142 95	Total liabilities ..	\$506,142 95

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. F. Crocker, 214; C. H. Huffman, 756; E. T. Dixon, 30; George B. Cook, 30; G. Garibaldi, 13; W. H. Hartley, 50; H. H. Hewlett, 50. Total number of shares held by the Directors is 1,143 shares.



## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF MODESTO.

[Organized January 28, 1864.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

O. McHENRY, President.

J. E. WARD, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$6,275 00	Capital paid in coin.....	\$100,000 00
United States bonds, to secure circulation.....	25,000 00	Reserve and surplus fund.....	20,000 00
Miscellaneous bonds, stocks, and warrants.....	1,465 98	Undivided profits and contingent fund.....	9,690 34
Redemption fund with United States Treasurer.....	1,125 00	Due depositors.....	411,452 26
Loans and discounts on personal security.....	300,558 48	National Bank notes outstanding.....	22,500 00
Money on hand.....	54,135 01	Certified checks.....	2,000 00
Checks and other cash items..	231 90		
Due from banks and bankers..	176,051 23		
Furniture and fixtures.....	800 00		
Total resources.....	\$565,642 60	Total liabilities .....	\$565,642 60

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. O. Brewster, 45; W. B. Wood, 40; A. Hewell, 50; Garrison Turner, 40; O. McHenry, 406. Total number of shares held by the Directors is 581 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF MONROVIA.

[Organized July 2, 1887.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

I. W. HELLMAN, President.

J. H. BARTLE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$21,841 34	Capital paid in coin.....	\$50,000 00
United States bonds, to secure circulation.....	12,500 00	Reserve and surplus fund....	1,701 65
Redemption fund with United States Treasurer.....	562 50	Undivided profits and con- tingent fund.....	1,584 81
Premium on United States bonds.....	2,750 00	Due depositors.....	66,657 14
Loans and discounts on per- sonal security.....	61,557 10	National Bank notes out- standing.....	11,250 00
Money on hand.....	19,486 29		
Due from banks and bankers..	9,149 42		
Furniture and fixtures.....	2,792 19		
Expenses and taxes.....	554 76		
Total resources .....	\$131,193 60	Total liabilities .....	\$131,193 60

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. W. Hellman, 40; J. F. Sartori, 20; John Wilde, 20; O. A. Moore, 50; A. J. Bowen, 50; F. N. Myers, 36; J. H. Bartle, 120. Total number of shares held by the Directors is 336 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF OAKLAND.

[Converted by an Act of Congress, March 8, 1880.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

V. D. MOODY, President.

A. D. THOMSON, Cashier.

Resources.		Liabilities.	
United States bonds, to secure circulation.....	\$100,000 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds, stocks, and warrants.....	6,000 00	Reserve and surplus fund....	150,000 00
Redemption fund with United States Treasurer.....	4,500 00	Undivided profits and contingent fund.....	17,681 80
Loans on stocks, bonds, warrants, and other securities..	638,424 75	Due depositors.....	538,469 36
Money on hand.....	126,033 45	Due banks and bankers.....	38,832 85
Due from banks and bankers..	68,898 34	National Bank notes outstanding.....	85,490 00
Furniture and fixtures.....	5,000 00	Certified checks.....	10,283 78
		Dividend account.....	8,098 75
Total resources.....	\$948,856 54	Total liabilities.....	\$948,856 54

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors are as follows: V. D. Moody, J. E. Ruggles, L. C. Morehouse, J. C. Ainsworth, W. P. Jones, A. J. Snyder, F. K. Shattuck, George J. Ainsworth, A. D. Thomson.

ANNUAL STATEMENT OF THE  
UNION NATIONAL BANK OF OAKLAND.

[Organized May 20, 1875.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

THOMAS PRATHER, President.

C. E. PALMER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt . . .	\$12,323 77	Capital paid in coin . . . . .	\$150,000 00
United States bonds, to secure circulation . . . . .	50,000 00	Reserve and surplus fund . . . .	125,000 00
Miscellaneous bonds, stocks, and warrants . . . . .	3,000 00	Undivided profits and contingent fund . . . . .	24,783 52
Redemption fund with United States Treasurer . . . . .	3,450 00	Due depositors . . . . .	792,782 23
Premium on United States bonds . . . . .	6,371 25	Due banks and bankers . . . . .	440 58
Loans and discounts on personal security . . . . .	791,300 69	National Bank notes outstanding . . . . .	45,000 00
Money on hand . . . . .	173,899 26	Certified checks . . . . .	12,170 93
Due from banks and bankers . .	115,874 34	Dividends unpaid . . . . .	9,056 00
Furniture and fixtures . . . . .	3,013 95		
Total resources . . . . .	\$1,159,233 26	Total liabilities . . . . .	\$1,159,233 26

DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edson F. Adams, 251; R. S. Farrelly, 80; S. Huff, 87; R. W. Kirkham, 50; J. West Martin, 112; Thomas Prather, 252; D. Henshaw Ward, 15. Total number of shares held by the Directors is 847 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF PASADENA.

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

P. M. GREEN, President.

ERNEST H. MAY, Assistant Cashier.

Resources.		Liabilities.	
Loans on stocks and bonds.....	\$38,951 65	Capital stock paid up .....	\$100,000 00
Loans on collateral .....	97,370 74	Surplus and undivided profits .....	58,246 91
Loans on real estate .....	3,859 60	Deposits .....	452,304 58
Loans on personal security .....	163,701 35	Due banks and bankers .....	559 98
Overdrafts .....	979 88	Dividends unpaid .....	5,000 00
Stocks, bonds, and warrants .....	64,290 30	Circulation .....	10,450 00
Due from banks and bankers .....	162,307 09		
Banking house, furniture, etc. ....	48,000 00		
Other real estate .....	16,117 32		
Cash on hand .....	29,858 54		
Due from United States Treas- urer (5 per cent fund) .....	1,125 00		
Total resources .....	\$626,561 47	Total liabilities .....	\$626,561 47

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Ball, 110; George H. Bonebrake, 100; O. S. Picher, 52; P. M. Green, 50; John Allin, 10; H. G. Bennett, 10; A. K. McQuilling, 20. Total number of shares held by the Directors is 352 shares.



ANNUAL STATEMENT OF THE  
PASADENA NATIONAL BANK.

[Organized October 16, 1886.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

I. W. HELLMAN, President.

T. P. LUKENS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$28,811 55	Capital paid in coin.....	\$100,000 00
United States bonds, to secure circulation.....	25,000 00	Reserve and surplus fund....	5,000 00
Miscellaneous bonds, stocks, and warrants.....	2,160 00	Undivided profits and contingent fund.....	1,041 51
Redemption fund with United States Treasurer.....	1,125 00	Due depositors.....	64,875 40
Premium on United States bonds.....	4,421 86	Due banks and bankers.....	4,583 30
Loans on stocks, bonds, and warrants.....	19,809 62	National Bank notes outstanding.....	21,900 00
Loans on other securities (grain, etc.).....	38,343 40		
Loans and discounts on personal security.....	61,361 42		
Money on hand.....	4,970 26		
Checks and other cash items..	126 88		
Due from banks and bankers..	4,796 88		
Furniture and fixtures.....	6,379 85		
Overdrafts.....	93 49		
Total resources.....	\$197,400 21	Total liabilities.....	\$197,400 21

DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors are as follows: I. W. Hellman, E. F. Spence, F. J. Woodbury, Geo. H. Rogers, R. C. Slaughter, C. H. Richardson, T. P. Lukens.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF PETALUMA.

[Organized September 23, 1874.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

I. G. WICKERSHAM, President.

H. H. ATWATER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ----	\$5,250 00	Capital paid in coin.....	\$200,000 00
United States bonds, to secure circulation.....	50,000 00	Reserve and surplus fund....	100,000 00
Miscellaneous bonds, stocks, and warrants.....	2,800 00	Undivided profits and con- tingent fund.....	21,712 35
Redemption fund with United States Treasurer.....	2,250 00	Due depositors.....	123,474 60
Loans on stocks, bonds, and warrants.....	21,500 00	Due banks and bankers.....	157 14
Loans and discounts on per- sonal security.....	360,899 02	National Bank notes out- standing.....	45,000 00
Money on hand.....	23,462 61		
Checks and other cash items..	99 24		
Due from banks and bankers..	24,083 22		
Total resources .....	\$490,344 09	Total liabilities .....	\$490,344 09

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors are as follows: I. G. Wickersham, H. H. Atwater, F. A. Wickersham, Daniel Brown, L. G. Nay, J. H. Knowles, Anton Meyer. Total number of shares held by the Directors is 1,644 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF POMONA.

[Organized June 10, 1886.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

C. SEAVER, President.

STODDARD JESS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$24,000 00	Capital paid in coin .....	\$50,000 00
Real estate taken for debt .....	2,715 07	Reserve and surplus fund ...	10,000 00
United States bonds, to secure circulation.....	12,500 00	Undivided profits and contin- gent fund .....	12,392 69
Miscellaneous bonds, stocks, and warrants .....	9,962 50	Due depositors .....	280,943 56
Redemption fund with United States Treasurer .....	562 50	Due banks and bankers.....	1,069 83
Premium on United States bonds.....	2,500 00	National Bank notes out- standing .....	11,250 00
Loans and discounts on per- sonal security.....	174,391 19		
Money on hand.....	44,141 45		
Checks and other cash items..	715 82		
Due from banks and bankers ..	81,571 68		
Furniture and fixtures.....	5,120 00		
Expenses and taxes .....	4,409 09		
Overdrafts .....	3,066 78		
Total resources .....	\$365,656 08	Total liabilities .....	\$365,656 08

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George H. Bonebrake, 50; Thomas Coates, 35; J. E. McComas, 10; C. Seaver, 160; Geo. Jess, 100; Stoddard Jess, 80. Total number of shares held by the Directors is 435 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF REDLANDS.

[Organized May 29, 1888.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

F. P. MORRISON, President.

JOHN W. WILSON, Cashier.

Resources.		Liabilities.	
United States bonds, to secure circulation.....	\$25,000 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds, stocks, and warrants.....	4,033 74	Reserve and surplus fund.....	12,000 00
Redemption Fund with United States Treasurer.....	1,125 00	Undivided profits and contingent fund.....	7,455 44
Premium on United States bonds.....	4,520 00	Due depositors.....	221,819 25
Loans on stocks, bonds, and warrants.....	72,987 50	Due banks and bankers.....	2,983 40
Loans and discounts on personal security.....	211,345 93	National Bank notes outstanding.....	22,500 00
Money on hand.....	19,059 80	Certified checks.....	309 80
Checks and other cash items..	760 42	Dividends unpaid.....	5,080 00
Due from banks and bankers..	30,233 08		
Furniture and fixtures.....	3,082 42		
Total resources .....	\$372,147 89	Total liabilities .....	\$372,147 89

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. P. Morrison, 216; A. L. Park, 50; George A. Cook, 50; J. S. Edwards, 50; R. J. Waters, 100; H. L. Drew, 25; George H. Crafts, 25. Total number of shares held by the Directors is 516 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF RIVERSIDE.

[Organized June 3, 1885.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

A. H. NAFTZGER, President.

A. HARBERLIN, Cashier.

Resources.		Liabilities.	
United States bonds, to secure circulation.....	\$25,000 00	Capital paid in coin.....	\$100,000 00
Redemption fund with United States Treasurer.....	1,125 00	Reserve and surplus fund....	12,000 00
Premium on United States bonds.....	4,800 00	Undivided profits and contingent fund.....	763 78
Loans and discounts on personal security.....	289,770 13	Due depositors.....	324,218 36
Money on hand.....	38,115 84	Due banks and bankers.....	3,103 95
Checks and other cash items..	5,390 04	National Bank notes outstanding.....	22,500 00
Due from banks and bankers..	95,479 00		
Furniture and fixtures.....	2,906 08		
Total resources .....	\$462,586 09	Total liabilities .....	\$462,586 09

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares. The amount paid on each share of stock is \$100.

The names of the Directors are as follows: A. H. Naftzger, A. V. Johnson, J. J. Hewitt, A. Harberlin, N. J. Daniels, I. V. Gilbert, L. C. Waite, J. S. Castleman, S. McCoy.



## ANNUAL STATEMENT OF THE

## NATIONAL BANK OF D. O. MILLS &amp; CO.—SACRAMENTO.

[Organized July 19, 1872.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

EDGAR MILLS, President.

FRANK MILLER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$43,000 00	Capital paid in coin.....	\$500,000 00
Real estate taken for debt.....	13,000 00	Reserve and surplus fund....	100,000 00
United States bonds, to secure circulation.....	50,000 00	Undivided profits and contingent fund.....	42,102 08
Miscellaneous bonds, stocks, and warrants.....	9,575 00	Due depositors.....	1,007,489 35
Redemption fund with United States Treasurer.....	4,100 00	Due banks and bankers.....	595,756 50
Premium on United States bonds.....	6,062 50	National Bank notes outstanding.....	45,000 00
Loans on stocks, bonds, warrants, and other securities..	1,380,452 80	Certified checks.....	565 00
Money on hand.....	441,070 20		
Checks and other cash items..	20,206 06		
Due from banks and bankers..	316,446 37		
Furniture and fixtures.....	7,000 00		
Total resources.....	\$2,290,912 93	Total liabilities.....	\$2,290,912 93

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. O. Mills, 1,538; Edgar Mills, 1,538; S. P. Smith, 250; C. F. Dillman, 125; Frank Miller, 101. Total number of shares held by the Directors is 3,552 shares.

## ANNUAL STATEMENT OF THE

## CARVER NATIONAL BANK OF ST. HELENA.

[Organized July 9, 1887.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

M. G. RICHIE, Vice-President.

A. L. WILLIAMS, Cashier.

Resources.		Liabilities.	
United States bonds, to secure circulation.....	\$12,500 00	Capital paid in coin.....	\$50,000 00
Miscellaneous bonds, stocks, and warrants.....	424 05	Reserve and surplus fund....	10,000 00
Redemption fund with United States Treasurer.....	562 50	Undivided profits and contingent fund.....	6,104 07
Premium on United States bonds.....	2,250 00	Due depositors.....	142,969 29
Loans on other securities (grain, etc.).....	28,201 19	Due banks and bankers.....	243 29
Loans and discounts on personal security.....	118,193 91	National Bank notes outstanding.....	10,190 00
Money on hand.....	20,151 65		
Checks and other cash items..	142 65		
Due from banks and bankers..	33,839 50		
Furniture and fixtures.....	1,728 25		
Expenses and taxes.....	1,512 95		
Total resources.....	\$219,506 65	Total liabilities.....	\$219,506 65

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares. The amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: M. A. Carver, 50; M. G. Richie, 50; D. O. Hunt, 10; A. L. Williams, 10. Total number of shares held by the Directors is 120 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF SAN BERNARDINO.

[Organized July 3, 1886.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

JOSEPH BROWN, President.

O. H. KOHL, Cashier.

Resources.	Liabilities.
Bank premises.....	Capital paid in coin.....
Real estate taken for debt ....	Reserve and surplus fund.....
United States bonds, to secure	Undivided profits and con-
circulation.....	tingent fund.....
Miscellaneous bonds, stocks,	Due depositors.....
and warrants.....	Due banks and bankers.....
Redemption fund with United	National Bank notes out-
States Treasurer.....	standing.....
Premium on United States	
bonds.....	
Loans and discounts on per-	
sonal security.....	
Money on hand.....	
Checks and other cash items..	
Due from banks and bankers..	
Furniture and fixtures.....	
Expenses and taxes.....	
Total resources.....	Total liabilities.....

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Joseph Brown, 410; H. Brinkmeyer, 40; L. D. Crandall, 30; W. J. Curtis, 30; J. Flanders, 40; M. B. Garner, 100; J. W. Hall, 80; J. M. James, 40; O. H. Kohl, 100. Total number of shares held by the Directors is 870 shares.

## ANNUAL STATEMENT OF THE

## SAN BERNARDINO NATIONAL BANK.

[Organized November 26, 1887.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

JOHN W. DAVIS, President.

W. S. HOOPER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$1,498 97	Capital paid in coin.....	\$100,000 00
United States bonds, to secure circulation.....	25,000 00	Reserve and surplus fund....	15,000 00
Miscellaneous bonds, stocks, and warrants.....	12,007 50	Undivided profits and con- tingent fund.....	18,393 87
Redemption fund with United States Treasurer.....	1,125 00	Due depositors.....	193,900 45
Premium on United States bonds.....	4,900 00	Due banks and bankers.....	3,898 87
Loans on stocks, bonds, and warrants.....	57,300 00	National Bank notes out- standing.....	22,500 00
Loans on other securities (grain, etc.).....	5,900 00		
Loans and discounts on per- sonal security.....	183,236 53		
Money on hand.....	37,152 04		
Due from banks and bankers..	11,930 40		
Furniture and fixtures.....	6,316 86		
Expenses and taxes.....	5,060 00		
Overdrafts.....	2,125 89		
Due from United States Treas- ury.....	140 00		
Total resources.....	\$353,693 19	Total liabilities.....	\$353,693 19

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John W. Davis, 465; H. L. Drew, 75½; W. S. Hooper, 55; R. Gird, 50; S. E. A. Palmer, 25; I. R. Brunn, 25; J. G. Burt, 25. Total number of shares held by the Directors is 720½ shares.

## ANNUAL STATEMENT OF THE

## CALIFORNIA NATIONAL BANK OF SAN DIEGO.

[Organized December 16, 1887.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

J. W. COLLINS, President.

G. N. O'BRIEN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ....	\$5,743 05	Capital paid in coin .....	\$500,000 00
United States bonds, to secure circulation .....	50,000 00	Reserve and surplus fund....	100,000 00
Miscellaneous bonds, stocks, and warrants .....	50,575 00	Undivided profits and contingent fund .....	21,035 61
Redemption fund with United States Treasurer .....	2,250 00	Due depositors .....	902,253 80
Loans and discounts on personal security .....	1,154,034 33	Due banks and bankers .....	15,204 66
Money on hand .....	139,588 02	National Bank notes outstanding .....	45,000 00
Check and other cash items ..	4,040 29	Certified checks .....	406 41
Due from banks and bankers ..	168,306 84		
Furniture and fixtures .....	9,362 95		
Total resources .....	\$1,583,900 48	Total liabilities .....	\$1,583,900 48

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Collins, 654; D. D. Dare, 424; S. G. Havermale, 210; E. F. Pulsifer, 100; Wm. Collier, 75; T. R. Gay, 175; J. W. Burns, 10. Total number of shares held by the Directors is 1,648 shares.



## ANNUAL STATEMENT OF THE

## CONSOLIDATED NATIONAL BANK OF SAN DIEGO.

[Organized October 1, 1883.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

BRYANT HOWARD, President.

J. H. BARBOUR, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$90,235 32	Capital paid in coin.....	\$250,000 00
Real estate taken for debt....	50,933 22	Reserve and surplus fund....	50,000 00
United States bonds, to secure circulation.....	62,500 00	Undivided profits and contingent fund.....	105,263 73
Miscellaneous bonds, stocks, and warrants.....	75 41	Due depositors.....	903,932 07
Redemption fund with United States Treasurer.....	2,812 50	Due banks and bankers.....	47,352 00
Premium on United States bonds.....	1,296 26	National Bank notes outstanding.....	56,250 00
Loans on stocks, bonds, and warrants.....	278,183 37	Certified checks.....	200 00
Loans and discounts on personal security.....	641,629 41	Notes and bills rediscounted..	14,237 15
Money on hand.....	103,318 63		
Checks and other cash items..	28,890 33		
Due from banks and bankers..	144,148 20		
Furniture and fixtures.....	23,185 29		
Expenses and taxes.....	27 01		
Total resources.....	\$1,427,234 95	Total liabilities.....	\$1,427,234 95

## DETAILS.

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James McCoy, 87½; Hiram Mabury, 510; Bryant Howard, 35½; John Ginty, 23; O. S. Witherby, 210; J. H. Barbour, 10. Total number of shares held by the Directors is 876 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF SAN DIEGO.

[Organized October 5, 1883.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

J. GRUENDIKE, President.

W. D. WOOLWINE, Cashier.

Resources.	Liabilities.
Bank premises.....	Capital paid in coin.....
Real estate taken for debt.....	Reserve and surplus fund.....
United States bonds, to secure circulation.....	Undivided profits and con- tingent fund.....
Miscellaneous bonds, stocks, and warrants.....	Due depositors.....
Redemption fund with United States Treasurer.....	Due banks and bankers.....
Premium on United States bonds.....	National Bank notes out- standing.....
Loans on stocks, bonds, and warrants.....	Certified checks.....
Loans on other securities (grain, etc.).....	Dividends.....
Loans and discounts on per- sonal security.....	
Money on hand.....	
Checks and other cash items..	
Due from banks and bankers..	
Furniture and fixtures.....	
Expenses and taxes.....	
Total resources.....	Total liabilities.....

## DETAILS.

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares. The amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Gruendike, 436; W. E. Brinhall, 310; Jerry Toles, 156; George Hannahs, 121; George H. Hill, 139; J. W. Sefton, 110; Capt. W. H. Pringle, 53; Heber Ingle, 10; J. E. Fishburn, 10. Total number of shares held by the Directors is 1,345 shares.

## ANNUAL STATEMENT OF THE

## CROCKER-WOOLWORTH NATIONAL BANK OF SAN FRANCISCO.

[Organized August 31, 1886.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

R. C. WOOLWORTH, President.

WILLIAM H. CROCKER, Cashier.

Resources.		Liabilities.	
United States bonds, to secure circulation.....	\$50,000 00	Capital paid in coin.....	\$1,000,000 00
Miscellaneous bonds, stocks, and warrants.....	41,270 21	Reserve and surplus fund.....	275,000 00
Redemption fund with United States Treasurer.....	2,250 00	Undivided profits and contingent fund.....	77,881 02
Premium on U. S. bonds.....	9,000 00	Due depositors.....	1,360,296 28
Loans on stocks, bonds, and warrants.....	454,275 00	Due banks and bankers.....	602,494 84
Loans and discounts on personal security.....	1,959,815 34	National Bank notes outstanding.....	45,000 00
Money on hand.....	594,397 21	Certified checks.....	45,885 40
Checks and other cash items..	65,414 41		
Due from banks and bankers..	229,135 37		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$3,406,557 54	Total liabilities.....	\$3,406,557 54

## DETAILS.

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William H. Crocker, 6,033; C. F. Crocker, 1,153; R. C. Woolworth, 750; W. E. Brown, 250; E. H. Miller, Jr., 100. Total number of shares held by the Directors is 8,286 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF SAN FRANCISCO.

[Organized October, 1870.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

S. G. MURPHY, President.

E. D. MORGAN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$339,742 61	Capital paid in coin.....	\$1,500,000 00
United States bonds.....	150,000 00	Reserve and surplus fund....	500,000 00
Redemption fund with United States Treasurer.....	2,250 00	Undivided profits and contingent fund.....	198,897 71
Premium on United States bonds.....	32,925 00	Due depositors.....	2,356,706 73
Loans on stocks, bonds, and warrants.....	727,455 06	Due banks and bankers.....	701,935 52
Loans and discounts on personal security.....	2,999,298 94	National Bank notes outstanding.....	45,000 00
Money on hand.....	685,609 69	Certified checks.....	19,807 17
Due from banks and bankers..	385,065 83		
Total resources.....	\$5,322,347 13	Total liabilities.....	\$5,322,347 13

## DETAILS.

The amount of capital stock is \$1,500,000; amount subscribed is \$1,500,000; amount paid in coin is \$1,500,000. The total number of shares of stock issued is 15,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Murphy, 209; James Moffitt, 677; George A. Low, 300; J. Downey Harvey, 50; Thomas Jennings, 285; N. Van Bergen, 168; James D. Phelan, 100; John A. Hooper, 70; George C. Perkins, 100. Total number of shares held by the Directors is 1,959 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF SAN JOSÉ.

[Organized July 11, 1874.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

W. D. TISDALE, President.

L. G. NESMITH, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$80,000 00	Capital paid in coin.....	\$500,000 00
Real estate taken for debt .....	4,000 00	Reserve and surplus fund.....	100,000 00
United States bonds, to secure circulation.....	50,000 00	Undivided profits and contingent fund.....	162,288 62
Redemption fund with United States Treasurer .....	2,250 00	Due depositors.....	466,194 56
Loans on stocks, bonds, and warrants.....	191,662 21	Due banks and bankers.....	74,823 16
Loans on other securities (grain, etc.).....	153,513 59	National Bank notes outstanding.....	45,000 00
Loans and discounts on personal security.....	573,251 64	Certified checks.....	261 05
Money on hand.....	66,202 25	Dividends unpaid.....	570 00
Checks and other cash items..	7,332 51	Letters of credit.....	10,000 00
Due from banks and bankers..	213,846 21		
Furniture and fixtures.....	6,500 00		
Expenses and taxes.....	10,578 98		
Total resources .....	\$1,359,137 39	Total liabilities .....	\$1,359,137 39

## DETAILS.

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Burrel, 500; James A. Clayton, 75; E. C. Flagg, 50; A. King, 200; L. G. Nesmith, 12; Cyrus Jones, 147; James D. Phelan, 100; J. P. Pierce, 272; W. D. Tisdale, 300. Total number of shares held by the Directors is 1,656 shares.



## ANNUAL STATEMENT OF THE

## GARDEN CITY NATIONAL BANK OF SAN JOSÉ.

[Organized April 23, 1887.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

C. W. BREYFOGLE, President.

THOMAS F. MORRISON, Cashier.

Resources.		Liabilities.	
United States bonds, to secure circulation.....	\$25,000 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds, stocks, and warrants.....	4,500 00	Reserve and surplus fund.....	5,000 00
Redemption fund with United States Treasurer.....	1,125 00	Undivided profits and contingent fund.....	8,732 73
Loans on stocks, bonds, and warrants.....	103,461 22	Due depositors.....	152,419 09
Loans and discounts on personal security.....	145,165 98	Due banks and bankers.....	31,527 85
Money on hand.....	27,918 35	National Bank notes outstanding.....	22,500 00
Checks and other cash items..	1,250 58	Certified checks.....	400 00
Due from banks and bankers..	4,458 54		
Furniture and fixtures.....	7,700 00		
Total resources.....	\$320,579 67	Total liabilities.....	\$320,579 67

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares. The amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. W. Breyfogle, 50; H. Mabury, 180; George M. Bowman, 50; T. S. Montgomery, 50; J. W. Blauer, 50; H. M. Leonard, 50; A. McDonald, 10. Total number of shares held by the Directors is 440 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF SAN LUIS OBISPO.

[ Organized December 24, 1887. ]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

J. P. ANDREWS, President.

R. E. JACK, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$7,372 90	Capital paid in coin .....	\$150,000 00
Real estate taken for debt .....	8,462 69	Reserve and surplus fund .....	40,000 00
United States bonds, to secure circulation .....	37,500 00	Undivided profits and contingent fund .....	19,699 28
Redemption fund with United States Treasurer .....	1,687 50	Due depositors .....	519,635 29
Premium on United States bonds .....	7,000 00	National Bank notes outstanding .....	33,750 00
Loans on stocks, bonds, and warrants .....	69,902 88		
Loans on other securities (grain, etc.) .....	109,302 20		
Loans and discounts on personal security .....	328,602 11		
Money on hand .....	46,873 43		
Due from banks and bankers ..	83,568 33		
Furniture and fixtures .....	1,750 00		
Expenses and taxes .....	2,958 85		
Overdrafts .....	58,103 68		
Total resources .....	\$763,084 57	Total liabilities .....	\$763,084 57

## DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. P. Andrews, 100; R. E. Jack, 310; W. L. Beebee, 56; Nathan Goldtree, 150; W. H. Spencer, 10. Total number of shares held by the Directors is 626 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF SANTA ANA.

[Organized May 15, 1886.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

W. H. SPURGEON, President.

M. M. CROOKSHANK, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$61,481 21	Capital paid in coin .....	\$150,000 00
Real estate taken for debt .....	4,061 01	Reserve and surplus fund .....	10,000 00
United States bonds, to secure circulation .....	37,500 00	Undivided profits and contingent fund .....	14,114 17
Miscellaneous bonds, stocks, and warrants .....	66,509 00	Due depositors .....	301,859 27
Redemption fund with United States Treasurer .....	1,687 50	National Bank notes outstanding .....	33,750 00
Premium on United States bonds .....	4,400 00	Certified checks .....	100 00
Loans and discounts on personal security .....	231,851 10		
Money on hand .....	36,733 34		
Checks and other cash items .....	621 28		
Due from banks and bankers .....	57,449 20		
Furniture and fixtures .....	3,500 00		
Expenses and taxes .....	4,029 80		
Total resources .....	\$509,823 44	Total liabilities .....	\$509,823 44

## DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors are as follows: W. H. Spurgeon, S. W. Preble, M. A. Foster, C. L. Foster, George H. Bonebrake, D. R. Sterling, D. M. Dorman, M. M. Crookshank. Total number of shares held by the Directors is 595 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF SANTA BARBARA.

[Organized March 3, 1873.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

JAMES W. CALKINS, President.

A. L. LINCOLN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$21,500 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	11,146 55	Reserve and surplus fund.....	50,000 00
United States bonds, to secure circulation.....	25,000 00	Undivided profits and contingent fund.....	21,403 74
Miscellaneous bonds, stocks, and warrants.....	5,426 14	Due depositors.....	304,802 89
Redemption fund with United States Treasurer.....	1,125 00	Due banks and bankers.....	10,953 68
Loans on stocks, bonds, and warrants.....	35,300 00	National Bank notes outstanding.....	22,500 00
Loans on other securities (grain, etc.).....	2,482 50		
Loans and discounts on personal security.....	275,776 64		
Money on hand.....	66,720 77		
Checks and other cash items.....	1,905 07		
Due from banks and bankers.....	57,794 55		
Furniture and fixtures.....	5,483 09		
Total resources.....	\$509,660 31	Total liabilities.....	\$509,660 31

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors are as follows: James W. Calkins, Hugh D. Vail, Richard Robinson, Ellwood Cooper, R. B. Canfield, G. H. Gould, H. C. Thompson.

## ANNUAL STATEMENT OF THE

## SANTA BARBARA COUNTY NATIONAL BANK—SANTA BARBARA.

[Organized February 21, 1880.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

W. M. EDDY, President.

E. S. SHEFFIELD, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$38,514 11	Capital paid in coin .....	\$100,000 00
United States bonds, to secure circulation.....	25,000 00	Reserve and surplus fund.....	50,000 00
Miscellaneous bonds, stocks, and warrants .....	19,097 76	Undivided profits and contin- gent fund .....	22,774 81
Redemption fund with United States Treasurer .....	1,125 00	Due depositors.....	342,825 98
Premium on United States bonds.....	3,012 51	Due banks and bankers.....	2,404 78
Loans and discounts on per- sonal security .....	241,641 23	National Bank notes out- standing .....	6,900 00
Money on hand.....	104,048 49		
Checks and other cash items..	1,588 64		
Due from banks and bankers ..	87,647 13		
Furniture and fixtures.....	1,500 00		
Expenses and taxes .....	1,730 70		
Total resources .....	\$524,905 57	Total liabilities .....	\$524,905 57

## DETAILS.

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,600 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. M. Eddy, 457½; Thos. B. Dibble, 10; Joseph Howard, 10; Chas. Fernald, 30; Henry H. Hall, 30; C. B. Bates, 10; Samuel Edwards, 10. Total number of shares held by the Directors is 557½ shares.



## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF SANTA MONICA.

[Organized January 26, 1888.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

GEORGE H. BONEBRAKE, President.

E. J. VAWTER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$25,480 98	Capital paid in coin.....	\$50,000 00
United States bonds, to secure circulation .....	12,500 00	Reserve and surplus fund....	1,167 76
Redemption fund with United States Treasurer .....	562 50	Undivided profits and contin- gent fund.....	1,000 00
Premium on United States bonds.....	2,000 00	Due depositors.....	46,685 68
Loans and discounts on per- sonal security.....	46,179 85	National Bank notes out- standing.....	9,250 00
Money on hand.....	9,082 37	Certified checks.....	300 00
Due from banks and bankers..	10,327 52		
Furniture and fixtures.....	2,270 22		
Total resources .....	\$108,403 44	Total liabilities .....	\$108,403 44

## DETAILS.

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George H. Bonebrake, 45; L. R. Vincent, 50; H. C. Bagg, Sr., 50; N. Bundy, 37; W. D. Vawter, 169; W. S. Vawter, 37; E. J. Vawter, 41. Total number of shares held by the Directors is 428 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF SANTA PAULA.

[Organized September 13, 1889.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

C. H. McKEVETT, President.

Jos. R. HAUGH, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,237 17	Capital paid in coin.....	\$75,000 00
United States bonds, to secure circulation.....	18,750 00	Reserve and surplus fund.....	825 00
Redemption fund with United States Treasurer.....	843 50	Undivided profits and con- tingent fund.....	3,609 78
Premium on United States bonds.....	3,375 00	Due depositors.....	69,676 11
Loans on stocks, bonds, and warrants.....	15,120 70	National Bank notes out- standing.....	16,870 00
Loans on other securities (grain, etc.).....	5,087 26	Dividends unpaid.....	40 00
Loans and discounts on per- sonal security.....	86,056 57		
Money on hand.....	11,076 75		
Checks and other cash items..	1,013 94		
Due from banks and bankers..	17,981 60		
Furniture and fixtures.....	2,478 40		
Total resources.....	\$166,020 89	Total liabilities.....	\$166,020 89

## DETAILS.

The amount of capital stock is \$75,000; amount subscribed is \$75,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 750 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. H. McKevett, 165; Geo. H. Bonebrake, 230; W. L. Hardison, 50; Nathan W. Blanchard, 10; Jos. R. Haugh, 50. Total number of shares held by the Directors is 505 shares.

## ANNUAL STATEMENT OF THE

## SANTA ROSA NATIONAL BANK.

[Organized May 22, 1886.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

B. M. SPENCER, Vice-President.

F. A. BRUSH, Cashier.

Resources.		Liabilities.	
United States bonds, to secure circulation.....	\$37,500 00	Capital paid in coin .....	\$150,000 00
Miscellaneous bonds, stocks, and warrants .....	17,400 00	Reserve and surplus fund.....	7,000 00
Redemption fund with United States Treasurer .....	1,687 50	Undivided profits and contingent fund .....	3,669 54
Loans on stocks, bonds, and warrants .....	35,000 00	Due depositors .....	177,447 09
Loans on other securities (grain, etc.) .....	23,586 55	Due banks and bankers .....	23,212 66
Loans and discounts on personal security .....	240,965 46	National Bank notes outstanding .....	33,750 00
Money on hand .....	24,680 07		
Due from banks and bankers ..	7,863 56		
Furniture and fixtures .....	6,000 00		
Expenses and taxes .....	396 15		
Total resources .....	\$395,079 29	Total liabilities .....	\$395,079 29

## DETAILS.

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares. The amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Brush, 631; B. M. Spencer, 69; John Strong, 75; W. W. Gauldin, 60; I. G. Wickersham, 81; L. W. Juilliard, 40; D. N. Carithers, 10. Total number of shares held by the Directors is 966 shares.

## ANNUAL STATEMENT OF THE

## FIRST NATIONAL BANK OF STOCKTON.

[Organized November 23, 1872.]

*Showing its Financial Condition on the morning of July 1, 1891, as sworn to by the Officers of the Bank.*

H. H. HEWLETT, President.

S. W. NEWELL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$3,858 49	Capital paid in coin.....	\$200,000 00
United States bonds, to secure circulation.....	50,000 00	Reserve and surplus fund....	60,000 00
Miscellaneous bonds, stocks, and warrants.....	66,244 51	Undivided profits and contingent fund.....	108,362 60
Redemption fund with United States Treasurer.....	2,250 00	Due depositors.....	533,615 05
Loans on stocks, bonds, warrants, and other securities..	613,613 90	Due banks and bankers.....	69,291 62
Money on hand.....	256,426 79	National Bank notes outstanding.....	45,000 00
Due from banks and bankers..	31,100 58	Dividends unpaid.....	8,000 00
Furniture and fixtures.....	775 00		
Total resources.....	\$1,024,269 27	Total liabilities.....	\$1,024,269 27

## DETAILS.

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. H. Hewlett, 1,013; I. S. Bostwick, 84; G. A. Conrad, 67; B. Frankenheimer, 34; James H. Hough, 50; G. H. Fancher, 33; James Sutherland, 13. Total number of shares held by the Directors is 1,294 shares.

## STATEMENT OF THE AMOUNTS PAID FOR BANK LICENSES

BY THE

## Commercial and Savings Banks of the State of California, July 1, 1891.

NOTE.—The amount collected from each bank is based upon its deposits on January 1, 1891.

## ASSESSMENT LIST

*For Bank Licenses from July 1, 1891, to June 30, 1892.*

Location.	NAME OF BANK.	Amount Paid.
1. San Francisco	California Savings and Loan Society	\$108 71
2. San Francisco	French Savings and Loan Society	184 85
3. San Francisco	German Savings and Loan Society	2,344 52
4. San Francisco	Hibernia Savings and Loan Society	2,509 65
5. San Francisco	Humboldt Savings and Loan Society	295 62
6. San Francisco	Mutual Savings Bank	111 87
7. San Francisco	People's Home Savings Bank	163 21
8. San Francisco	San Francisco Savings Union	2,109 21
9. San Francisco	Savings and Loan Society	452 45
10. San Francisco	Security Savings Bank	247 91
Total from San Francisco Savings Banks		\$8,528 00
11. Alameda	Alameda Savings Bank	\$10 35
12. Eureka	Home Savings Bank	10 90
13. Eureka	Savings Bank of Humboldt County	9 05
14. Fresno	Fresno Loan and Savings Bank	55 70
15. Los Angeles	German-American Savings Bank	7 95
16. Los Angeles	Los Angeles Savings Bank	61 65
17. Los Angeles	Main Street Savings Bank and Trust Co.	30 75
18. Los Angeles	Savings Bank of Southern California	39 85
19. Los Angeles	Security Savings Bank and Trust Company	43 65
20. Marysville	Northern California Bank of Savings	18 55
21. Mendocino	Bank of Mendocino	41 70
22. Merced	Merced Security Savings Bank	41 00
23. Modesto	Union Savings Bank	15 24
24. Oakland	Oakland Bank of Savings	441 40
25. Oakland	Union Savings Bank	273 20
26. Riverside	Riverside Savings Bank and Trust Company	3 28
27. Sacramento	Farmers and Mechanics Savings Bank	8 78
28. Sacramento	People's Savings Bank	61 95
29. Sacramento	Sacramento Bank	274 30
30. Santa Ana	Orange County Savings, Loan, and Trust Co.	4 33
31. San Bernardino	San Bernardino Savings Bank	4 38
32. Santa Cruz	Santa Cruz Bank of Savings and Loan	43 20
33. Santa Cruz	City Savings Bank	16 55
34. San Diego	California Savings Bank	16 35
35. San Diego	San Diego Savings Bank	14 80
36. San Diego	Savings Bank of San Diego County	36 00
37. San José	San José Safe Deposit Bank of Savings	164 05
38. San José	Union Savings Bank	22 11
39. San Luis Obispo	California Mortgage and Savings Bank	60
40. Tulare	Tulare Savings Bank	1 82
41. Watsonville	Pajaro Valley Savings and Loan Society	7 14
Total from Interior Savings Banks		\$1,780 58



## ASSESSMENT LIST—Continued.

Location.	NAME OF BANK.	Amount Paid.
42. San Francisco	American Bank and Trust Company	\$27 14
43. San Francisco	Anglo-Californian Bank (Limited)	297 96
44. San Francisco	Bank of California	707 81
45. San Francisco	Bank of British Columbia	97 33
46. San Francisco	Bank of British North America	41 51
47. San Francisco	California Safe Deposit and Trust Company	31 57
48. San Francisco	Grangers Bank of California	51 08
49. San Francisco	London and San Francisco Bank (Limited)	100 04
50. San Francisco	London, Paris, and American Bank (Limited)	135 31
51. San Francisco	Nevada Bank of San Francisco	275 36
52. San Francisco	Pacific Bank	205 09
53. San Francisco	Sather Banking Company	127 27
54. San Francisco	Wells, Fargo & Co.'s Bank	274 63
Total from San Francisco Commercial Banks		\$2,372 10
55. Alameda	Bank of Alameda	\$27 16
56. Alhambra	Alhambra Bank	3 70
57. Anaheim	Bank of Anaheim	8 77
58. Arcata	Bank of Arcata	8 03
59. Auburn	Placer County Bank	15 84
60. Bakersfield	Bank of Bakersfield	6 43
61. Bakersfield	Kern Valley Bank	22 23
62. Benicia	Bank of Benicia	3 36
63. Chico	Bank of Butte County	20 40
64. Chico	Bank of Chico	14 29
65. Cloverdale	Cloverdale Banking and Commercial Company	5 71
66. Colusa	Colusa County Bank	65 42
67. Dixon	Bank of Dixon	8 28
68. Elsinore	Consolidated Bank	3 60
69. Escondido	Bank of Escondido	6 21
70. Eureka	Bank of Eureka	10 39
71. Eureka	Humboldt County Bank	22 95
72. Fallbrook	Fallbrook Bank	1 70
73. Fresno	Bank of Central California	16 10
74. Fresno	Farmers Bank	39 23
75. Gilroy	Bank of Gilroy	8 47
76. Grass Valley	Agency of Citizens Bank of Nevada City	6 25
77. Gridley	Agency of Rideout Bank	4 52
78. Hanford	Bank of Hanford	17 13
79. Healdsburg	Bank of Healdsburg	10 52
80. Healdsburg	Farmers and Mechanics Bank	8 50
81. Hollister	Bank of Hollister	35 83
82. Hueneme	Bank of Hueneme	3 10
83. Lakeport	Bank of Lake	3 43
84. Lakeport	Farmers Savings Bank	12 10
85. Livermore	Bank of Livermore	25 34
86. Lodi	Bank of Lodi	5 85
87. Lompoc	Bank of Lompoc	3 54
88. Los Angeles	California Bank	28 85
89. Los Angeles	Citizens Bank	3 72
90. Los Angeles	City Bank	44 60
91. Los Angeles	East Side Bank	2 35
92. Los Angeles	Farmers and Merchants Bank	212 22
93. Los Angeles	Los Angeles County Bank	51 41
94. Los Angeles	State Loan and Trust Company	48 02
95. Los Angeles	University Bank	19 39
96. Los Gatos	Bank of Los Gatos	8 87
97. Los Gatos	Commercial Bank	6 53
98. Madera	Bank of Madera	8 11
99. Martinez	Bank of Martinez	25 44
100. Marysville	Decker, Jewett & Co.'s Bank	20 21
101. Marysville	The Rideout Bank	44 44
102. Mendocino	Mendocino Discount Bank	6 35
103. Merced	Merced Bank	15 78
104. Modesto	Modesto Bank	27 18
105. Monrovia	Granite Bank	3 13
106. Monterey	California State Savings Bank	3 07
Amount carried forward		\$1,034 05

## ASSESSMENT LIST—Continued.

Location.	NAME OF BANK.	Amount Paid.
	Amount brought forward.....	\$1,034 05
107. Napa .....	James H. Goodman & Co.'s Bank.....	31 67
108. Napa .....	Bank of Napa.....	19 37
109. National City.....	Bank of National City.....	5 61
110. National City.....	People's State Bank.....	73
111. Nevada City.....	Citizens Bank.....	8 95
112. Oakdale.....	Bank of Oakdale.....	6 32
113. Oakland.....	California Bank and Trust Company.....	19 96
114. Oceanside.....	Bank of Oceanside.....	2 62
115. Ontario.....	Citizens Bank.....	6 20
116. Ontario.....	State Bank.....	5 38
117. Orange.....	Bank of Orange.....	6 21
118. Orland.....	Bank of Orland.....	3 85
119. Oroville.....	Bank of Rideout, Smith & Co.....	34 27
120. Pacific Grove.....	Bank of Pacific Grove.....	10
121. Pasadena.....	San Gabriel Valley Bank.....	8 46
122. Perris.....	Perris Valley Bank.....	1 60
123. Petaluma.....	Bank of Sonoma County.....	17 36
124. Petaluma.....	Petaluma Savings Bank.....	17 53
125. Petaluma.....	Wm. Hill Company.....	12 34
126. Pomona.....	People's Bank.....	8 35
127. Porterville.....	Pioneer Bank.....	4 86
128. Red Bluff.....	Bank of Tehama County.....	46 93
129. Redding.....	Bank of Northern California.....	2 08
130. Redding.....	Bank of Shasta County.....	16 35
131. Redlands.....	Union Bank.....	9 45
132. Riverside.....	Riverside Banking Company.....	69 84
133. Sacramento.....	California State Bank.....	76 02
134. St. Helena.....	Bank of St. Helena.....	6 87
135. Salinas.....	Monterey County Bank.....	13 23
136. Salinas.....	Salinas City Bank.....	35 88
137. Sanger.....	Bank of Sanger.....	63
138. San Bernardino.....	Farmers Exchange Bank.....	35 38
139. S. Buena Ventura.....	Bank of Ventura.....	25 68
140. San Diego.....	Bank of Commerce.....	12 84
141. San Jacinto.....	State Bank.....	4 74
142. San José.....	Bank of San José.....	55 57
143. San José.....	Commercial and Savings Bank.....	50 49
144. San Luis Obispo.....	Bank of San Luis Obispo.....	16 65
145. San Luis Obispo.....	Commercial Bank.....	35 87
146. San Miguel.....	Bank of San Miguel.....	3 41
147. San Pedro.....	Bank of San Pedro.....	1 05
148. Santa Ana.....	Commercial Bank.....	20 64
149. Santa Barbara.....	Commercial Bank.....	7 65
150. Santa Clara.....	Bank of Santa Clara County.....	20 78
151. Santa Cruz.....	Bank of Santa Cruz County.....	25 03
152. Santa Cruz.....	City Bank.....	13 69
153. Santa Maria.....	Bank of Santa Maria.....	7 35
154. Santa Rosa.....	Exchange Bank.....	3 59
155. Santa Rosa.....	Santa Rosa Bank.....	38 46
156. Santa Rosa.....	Savings Bank of Santa Rosa.....	37 58
157. Selma.....	Bank of Selma.....	7 16
158. Sonoma.....	Sonoma Valley Bank.....	5 59
159. South Riverside.....	Citizens Bank.....	2 39
160. Stockton.....	Farmers and Merchants Bank.....	64 54
161. Stockton.....	San Joaquin Valley Bank.....	21 91
162. Stockton.....	Savings and Loan Society.....	169 86
163. Stockton.....	Stockton Savings Bank.....	77 06
164. Suisun.....	Bank of Suisun.....	35 68
165. Templeton.....	Bank of Templeton.....	2 20
166. Tomales.....	Bank of Tomales.....	6 38
167. Tulare.....	Bank of Tulare.....	12 33
168. Tulare.....	Tulare County Bank.....	3 00
169. Tustin.....	Bank of Tustin.....	3 42
170. Ukiah.....	Bank of Ukiah.....	15 84
171. Vacaville.....	Bank of Vacaville.....	9 17
172. Vallejo.....	Vallejo Commercial Bank.....	22 13
173. Visalia.....	Bank of Visalia.....	37 76
174. Watsonville.....	Bank of Watsonville.....	20 13
	Amount carried forward.....	\$2,466 07

## ASSESSMENT LIST—Continued.

Location.	NAME OF BANK.	Amount Paid.
	Amount brought forward .....	\$2,466 07
175. Watsonville .....	Pajaro Valley Bank .....	10 26
176. Wheatland .....	Farmers Bank .....	5 96
177. Willows .....	Bank of Willows .....	8 48
178. Winters .....	Bank of Winters .....	6 01
179. Woodland .....	Bank of Woodland .....	51 27
180. Woodland .....	Bank of Yolo .....	32 96
181. Yreka .....	Siskiyou County Bank .....	20 54
182. Yuba City .....	Farmers Coöperative Union .....	17 77
	Total from Interior Commercial Banks .....	\$2,619 32
	Total from San Francisco Commercial Banks .....	2,372 10
	Total from San Francisco Savings Banks .....	8,528 00
	Total from Interior Savings Banks .....	1,780 58
	Grand total .....	\$15,300 00

## SUMMARY OF ACCOUNT.

*Statement of moneys received by the Bank Commissioners since last report.*

From all banks under the charge of this Commission, for licenses for the year  
ending June 30, 1892, as per detailed statement in this report ..... \$15,300 00  
Paid State Treasurer, as required by law, July 14, 1891..... 15,300 00

STATE OF CALIFORNIA, }  
City and County of San Francisco. } ss.

A. Gerberding, being duly sworn, deposes and says that he is President of the Board of Bank Commissioners, and that the foregoing statement is correct.

A. GERBERDING.

Subscribed and sworn to before me this twelfth day of August, 1891.

[SEAL.]

ALVAN FLANDERS,  
Notary Public.



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SEMI-ANNUAL TABULAR STATEMENTS

OF THE

Active Savings and Commercial Banks, January 1st,

AND

Savings, Commercial, Private, and National Banks of California,

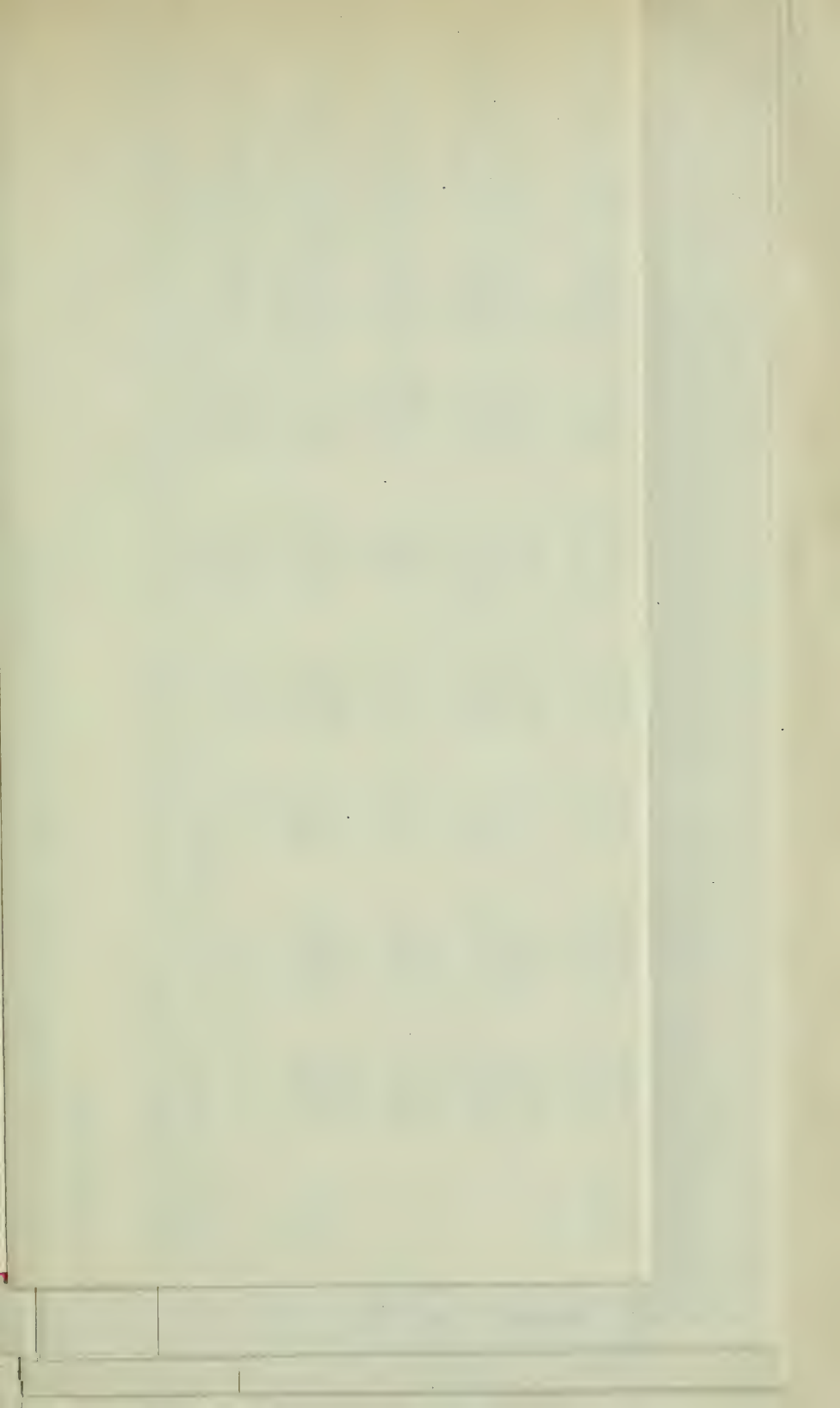
JULY 1, 1891.

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## SEMI-ANNUAL TABULAR STATEMENT

*Showing the Financial Condition of the Savings Banks of California on the first day of July, 1891, as reported to the Bank Commission.*

## SEMI-ANNUAL TABULAR STATE

Showing the Financial Condition of the Private Commercial Banks of California on the first day of July, 1891, as reported to the Bank Comm

NAME OF THE BANK	Each Payment	REVENUES										EXPENSES		
		Real Estate and Building Fund	Interest on Loans and Mortgages	Loans on Real Estate	Interest on Loans and Mortgages	Loans on Other Securities	Interest on Loans and Mortgages	Other to Fund	From Real Estate and Building Fund	Other Assets	Total of Assets and Liabilities	Capital Paid Up	Depreciation and Provisions	Other Liabilities
1. American B. Building	\$2,000.00	\$15.50		\$55,300.00			\$21,211.50	\$12,145.00	\$5,000.00	\$4,222.00	\$100,787.50	\$1,000.00	\$1,840.00	\$10,747.50
2. Citizens Sav. Bk.		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
3. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
4. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
5. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
6. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
7. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
8. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
9. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
10. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
11. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
12. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
13. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
14. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
15. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
16. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
17. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
18. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
19. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
20. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
21. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
22. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
23. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
24. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
25. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
26. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
27. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
28. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
29. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
30. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
31. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
32. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
33. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
34. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
35. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
36. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
37. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
38. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
39. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
40. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
41. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
42. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
43. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
44. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
45. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
46. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
47. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
48. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
49. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
50. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
51. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
52. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
53. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
54. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
55. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
56. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
57. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
58. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
59. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
60. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
61. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
62. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
63. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
64. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
65. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
66. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
67. Citizens Sav. Bk. of Boston		15.50		100,000.00			100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
68. Citizens Sav. Bk. of Boston		15.50		100,000.00	</									

## ANNUAL TABULAR STATEMENT

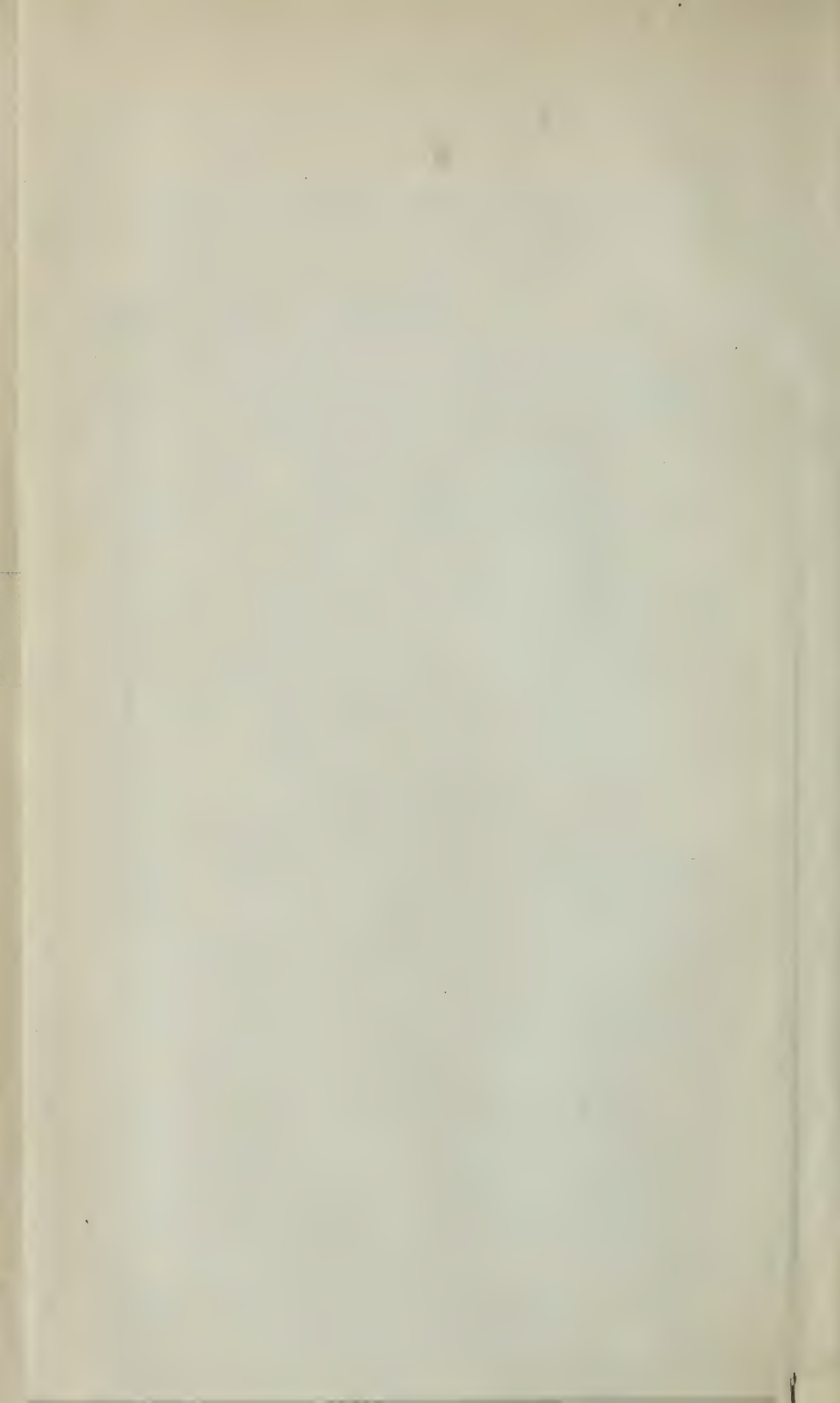
*Showing the Financial Condition of the National Banks of California on the first day of July, 1891, as reported to the Bank Commission*

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## -ANNUAL TABULAR STATEMENT.

*Showing the Financial Condition of the Commercial Banks of California on the first day of July, 1891, as reported to the Bank Commissioners*



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# REPORT

OF THE

## BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

His Excellency the Governor and the honorable the Legislature of  
the State of California.

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JULY 1, 1892.



SACRAMENTO:

STATE OFFICE, : : : : A. J. JOHNSTON, SUPT. STATE PRINTING.  
1892.



# REPORT.

OFFICE OF THE BOARD OF BANK COMMISSIONERS, }  
SAN FRANCISCO, CAL., July 1, 1892. }

*To his Excellency H. H. MARKHAM, Governor, and the honorable the Legislature of the State of California:*

The Fourteenth Annual Report of this Commission is herewith respectfully submitted, and contains the statements and examinations of—

- 54 State Savings Banks,
- 156 State Commercial Banks,
- 5 Agencies of Foreign Commercial Banks,
- 36 National Banks, and
- 17 Private Banks,

showing a total of two hundred and sixty-eight banks in California, which is a net increase of twenty-two banks since the last report. There is also shown an increase of \$4,868,167 30 in capital and surplus, and \$12,195,373 66 in deposits. The total of cash in all the banks is given as \$21,250,782 46, but of this there is \$1,315,862 30 in "checks and other cash items," which would leave \$19,934,920 16 of actual money in the banks.

During the past year thirty-one new banks have been organized, while nine banks have retired; of the twenty-nine new State banks, nineteen are Commercial and ten are Savings banks; one new National bank has been organized, and one new Private bank reports to this Commission.

## FAILURE OF THE CALIFORNIA SAVINGS BANK OF SAN DIEGO.

The only failure during the year has been that of the California Savings Bank of San Diego, which aptly illustrates the remarks made in our last report, under the head of "Savings Banks as Adjuncts to Commercial Banks," which we quote below.

The California National Bank of San Diego was doing a large commercial business, and in its desire for more deposits, established, under the State law, the California Savings Bank, with the identical management, and located it behind its own counters.

The Savings bank, being incorporated under the State law, was subject to the examinations of this Board, and was but one department of the California National Bank, over which this Board had no jurisdiction. An extraordinary large proportion of the Savings bank deposits were constantly kept on deposit in the National bank, and repeated efforts by this Board to reduce these balances were but temporarily, if at all, successful.

The National bank was using the funds of the Savings bank for its own purposes, and was virtually the custodian of the entire Savings bank business, as both had the same management. When finally this Board made a demand upon the National bank for \$101,654 85 held as a deposit of the Savings bank, being nearly 50 per cent of the total

assets of the latter, the National bank suspended payment, resulting in a disastrous failure, carrying with it the Savings bank, for the reason that nearly one half of its assets had been jeopardized by being used by the parent institution for commercial business. The following is taken from our last report, as it practically applies to the above:

SAVINGS BANKS AS ADJUNCTS TO COMMERCIAL BANKS.

The tendency of unused money to drift from Commercial banks into Savings banks has induced many of the former to establish Savings banks in conjunction with their existing institutions, and this method is growing rapidly in the rural districts. The custom is to establish a Savings bank with virtually the same stockholders as the parent institution, and conduct it in the same office under the identical management, at a minimum of expense, and while there are many of such twin institutions that are well managed, strictly within the law, the custom is subject to some criticism. Competition in banking, like all other enterprises, has naturally reduced profits, and many interior Commercial banks have deemed it wise to offer interest upon term deposits, thus undertaking a Savings bank business, and perhaps, with the high rates of interest prevailing in the interior, they can afford to pay their depositors a moderate share of this, although when the various elements of commercial banking and savings banking are carefully considered, it may be said that it is not good banking for either to encroach upon the other. Commercial banking has necessarily certain risks which do not obtain in Savings banks, whose funds are mainly the deposits of the poor, to be held sacred; and the legal limitations placed upon Savings banks are such as to protect them against the hazards incident to and unavoidable in commercial banking.

So long as the two are kept entirely separate, and the law fully complied with, there is no objection; but the custom of having a Savings bank merely as an adjunct to a Commercial bank, naturally causes the former to participate in much that may be undesirable in the latter. Nearly all of such Savings banks are organized with a minimum of paid up capital, and there being no law on the subject, the Commissioners are powerless to enforce their demands for a proper paid up capital, the organizers depending upon the strength of their original institution, the Commercial bank, and giving it the use of whatever spare cash the savings department may have.

Many of the interior National banks have these State Savings banks as adjuncts, and thereby secure additional deposits and enhance business; but these Savings banks, being but departments of Commercial banks, are subject to such risks and hazards as the law particularly intends to protect them against.

In this class of Savings banks the amounts "due from banks" are often out of all proportion, and plainly indicate that the savings institution, instead of making legitimate and legal loans upon realty, is simply depositing its funds in the Commercial bank as an accommodation to the latter, and thereby subjecting a large proportion of its assets to whatever risks the parent Commercial bank may choose to assume.

BANKING LEGISLATION.

Repeating the suggestions made in our report of 1890, we submit that our banking laws could be improved in the following particulars:

*Cash Capital.*

The law should fix a minimum amount of *cash capital* required before any banking corporation could engage in business. If in large cities at least \$100,000 cash capital were required, and in smaller communities lesser amounts, but in no case less than, say \$25,000, it would prevent undertakings that were not strictly legitimate and seeking the public confidence in good faith. Such a law now exists in many States, and is also a provision of the National Bank Act. It would also aid in preventing the establishment of Savings banks as adjuncts to Commercial banks, above referred to. Licenses to conduct the business of banking have been issued under the law, the Commissioners being powerless to refuse them, where the amount of capital actually paid in was merely nominal, and these concerns most loudly proclaim their authorized capital. We have now seven banks with less than \$10,000 capital paid up, and twenty-nine with less than \$25,000 capital paid up.



Some States require banks to pay in their entire authorized capital within a given period, and thus the authorized capital at all times (except in the case of concerns less than, say one year old) indicates the cash capital paid in. The law should also prohibit the publication or the announcement to the public, by advertisement or in any form whatever, of a larger amount of capital than the actual amount paid up in cash. Many good and substantial banks have incorporated for a larger capital than they have paid up, thus allowing for increased business, but whenever the success of the undertaking warrants an increase of capital it can always be done through the surplus or reserve fund.

### *Use of the Word "Bank."*

The law should forbid the use of the word "bank," or any equivalent term, by corporations, persons, or associations not having the legally required cash capital, or reserve, or not doing a legitimate banking business. At present the word "bank," with more or less elaboration, is occasionally used by pawnbrokers and others having no claim to the title. If only such corporations having a license from this Commission as provided by law, were allowed to use the word "bank" in their signs and advertisements, such announcements would be *prima facie* evidence of legitimate institutions.

The above, of course, has no application to National banks which are under Federal law, but should as far as possible be made applicable to Private banks.

### *Building and Loan Associations.*

The last Legislature passed an Act requiring all building and loan associations to report annually to this Commission, and gave it authority to examine them, but made no provision for any expenses attending the work. Two reports have been made by this Commission—a regular annual report of all the associations, and a special report upon those doing business under the so-called "national" system—and both of these reports were based solely and entirely upon figures presented by the associations, no examinations having been made, except two, made subsequently at the special request of his Excellency the Governor.

Building and loan associations are all stock companies, all members being stockholders, and, under the laws of California, liable for the acts of the corporation. Banks in California, with only two exceptions, are corporations having two classes of participants—stockholders and depositors. The former are liable to the latter, and it was for the better protection of the latter that this Commission was created, and its work, while incidentally of service to stockholders, is mainly for depositors. As the majority of the members of building and loan associations are poor people, not well acquainted with business methods, and constantly investing their savings in these associations, they have been considered the same as depositors in Savings banks, and entitled to the law's protection, and therefore the law above referred to was enacted. That they should have all the protection that can be given them is undoubted, and that building and loan associations require proper supervision is fully established by the brief experience of this Commission. There is no connection between banks and building and loan associations, the latter being merely associations of persons who agree

with each other to save their money, believing that by co-operation they can attain better results than if they acted individually. These associations do not, therefore, properly belong to the department of banking, and it is respectfully suggested that the Act be so amended as to relieve this Commission of its present connection with building and loan associations, and that California follow the example of other States, wherein the building and loan associations are put under special supervision.

The above suggestions are respectfully submitted, as it is the opinion of this Board that such changes in the law would improve this department of the public service.

#### BANKS IN LIQUIDATION.

The Masonic Savings and Loan Bank has sold all of its real estate, and, under an Act "providing for the dissolution and winding up of banks," has paid in to the State Treasurer \$5,981 73, leaving now on hand only two large safes, containing the books of the corporation. The large claim before Congress is still pending, and should it result favorably to the bank the depositors would be paid in full.

The Odd Fellows Savings Bank has disposed of \$50,000 worth of real estate, and now has only a small tract in San Francisco, and when this is disposed of it is hoped that the long litigation between stockholders and depositors may be adjusted so that all funds on hand may be distributed.

The California Savings Bank of San Diego suspended November 12, 1891, and subsequently the honorable Attorney-General commenced proceedings in the Superior Court, by which a receiver was appointed who now has charge of the bank's affairs.

The Pomona Bank is under the jurisdiction of the Superior Court, and does not report to this Commission.

#### CHANGES DURING THE YEAR.

The following changes have occurred during the last fiscal year:

##### NEW STATE BANKS.

###### *Savings.*

1. Security Savings Bank .....	San José.
2. Savings Bank of Redlands .....	Redlands.
3. Home Savings Bank .....	Oakland.
4. Hanford Savings Bank .....	Hanford.
5. Yolo County Savings Bank .....	Woodland.
6. Berkeley Bank of Savings .....	Berkeley.
7. Savings and Loan Bank of San Benito County .....	Hollister.
8. Hollister Savings Bank .....	Hollister.
9. Producers Savings Bank .....	Bakersfield.
10. Savings Bank of St. Helena .....	St. Helena.

###### *Commercial.*

1. Farmers and Merchants Bank .....	Hanford.
2. Commercial and Savings Bank .....	Merced.
3. Tallant Banking Co. ....	San Francisco.
4. Los Nietos Valley Bank .....	Downey.
5. Bank of San Mateo County .....	Redwood City.
6. Antelope Valley Bank .....	Lancaster.
7. Orange Growers Bank .....	Riverside.
8. Azusa Valley Bank .....	Azusa.

9. Bank of Antioch.....	Antioch.
10. Bank of Fort Bragg.....	Fort Bragg.
11. Farmers and Merchants Bank.....	Hollister.
12. Bank of Kingsburg.....	Kingsburg.
13. Randall Banking Co.....	Eureka.
14. Sacramento Valley Bank.....	Biggs.
15. Bank of Monterey.....	Monterey.
16. Bank of Lemoore.....	Lemoore.
17. Commercial Bank.....	Berkeley.
18. Bank of Sebastopol.....	Sebastopol.
19. Citizens Bank of Paso Robles.....	Paso Robles.

Total number of new banks reporting to this Commission, 29.

#### NEW PRIVATE BANKS.

The Laugenour Banking Co.....Dunnigan, Yolo County.

#### NEW NATIONAL BANKS.

National Bank of Pomona.....Pomona.

#### STATE BANKS RETIRED.

1. Bank of Pacific Grove, by retirement.
2. Granite Bank of Monrovia, by retirement.
3. California Savings Bank of San Diego, failed.

#### PRIVATE BANKS RETIRED.

1. Tallant & Co., San Francisco, by incorporation.
2. A. W. Randall, of Eureka, by incorporation.
3. G. K. Smith, of Biggs, by incorporation.

#### NATIONAL BANKS RETIRED.

1. First National Bank of Merced, changed to State bank.
2. California National Bank, of San Diego, failed.

#### INCORPORATIONS AMENDED AND NAMES CHANGED.

1. Home Savings Bank, of Oakland, changed to Central Bank.
2. Cloverdale Banking Co., changed to Bank of Cloverdale.
3. Los Angeles County Bank, changed to Bank of America.

Respectfully submitted.

A. GERBERDING,  
W. H. KNIGHT,  
C. H. DUNSMOOR,  
Bank Commissioners.

## COMPARATIVE STATEMENTS.

## SAN FRANCISCO SAVINGS BANKS.

	10 Banks, July 1, 1891.	10 Banks, January 1, 1892.	10 Banks, July 1, 1892.	Increase, July 1, 1891, to July 1, 1892.	Decrease, July 1, 1891, to July 1, 1892.
<i>Resources.</i>					
Bank premises	\$1,221,598 68	\$1,283,461 33	\$1,599,515 98	\$377,917 30	-----
Other real estate	508,164 74	567,039 54	593,651 22	85,486 48	-----
Invested in stocks and bonds	15,996,211 79	16,374,797 80	16,945,570 46	949,353 67	-----
Loans on real estate	71,796,633 82	73,720,527 91	76,901,309 16	5,104,675 34	-----
Loans on stocks and bonds	68,916,727 36	9,463,380 08	10,661,188 67	1,744,461 31	-----
Loans on other securities	89,072 83	90,022 83	131,522 24	42,549 41	-----
Loans on personal security	-----	-----	10,779 50	10,779 50	-----
Money on hand	1,942,676 31	2,392,592 63	2,450,045 53	507,369 22	-----
Due from banks and bankers	850,810 36	1,539,865 63	1,472,953 28	622,142 92	-----
Other assets	142,953 70	208,247 34	169,971 30	27,017 60	-----
Totals	\$101,464,849 59	\$105,639,935 09	\$110,936,607 34	\$9,471,757 75	-----
<i>Liabilities.</i>					
Capital paid up	\$3,863,333 33	\$3,863,333 33	\$4,359,333 33	\$496,000 00	-----
Reserve fund, etc.	3,272,186 99	8,398,969 02	3,571,701 86	299,514 87	-----
Due depositors	93,577,895 01	97,600,724 02	102,247,917 91	8,670,022 90	-----
Other liabilities	751,434 26	776,908 72	757,054 24	6,219 98	-----
Totals	\$101,464,849 59	\$105,639,935 09	\$110,936,607 34	\$9,471,757 75	-----



## INTERIOR SAVINGS BANKS.

	35 Banks, July 1, 1891.	39 Banks, January 1, 1892.	44 Banks, July 1, 1892.	Increase, July 1, 1891, to July 1, 1892.	Decrease, July 1, 1891, to July 1, 1892.
<i>Resources.</i>					
Bank premises	\$652,526 08	\$650,666 32	\$843,898 77	\$191,372 69	-----
Other real estate	152,901 14	132,669 59	511,026 98	158,125 84	-----
Invested in stocks, bonds, and warrants	2,365,205 55	2,274,950 32	2,622,657 77	257,452 22	-----
Loans on real estate	17,328,778 67	20,186,711 01	21,603,761 79	4,274,983 12	-----
Loans on stocks, bonds, and warrants	761,128 88	677,167 92	1,300,686 85	539,557 97	-----
Loans on other securities	46,132 10	147,325 98	164,227 92	118,095 82	-----
Loans on personal security	351,385 99	449,002 48	477,951 82	126,545 83	-----
Money on hand	1,119,141 63	1,069,476 57	916,935 16	-----	\$202,206 47
Due from banks and bankers	1,789,661 29	1,901,186 20	1,744,587 66	-----	45,073 63
Other assets	186,381 52	151,257 30	129,751 77	-----	56,629 75
Totals	\$24,753,242 85	\$27,670,413 69	\$30,115,466 49	\$5,666,133 49	\$303,909 85
<i>Liabilities.</i>					
Capital paid up	\$3,243,070 00	\$3,511,100 00	\$3,838,430 00	\$595,360 00	-----
Reserve fund, etc.	702,560 32	694,072 44	972,983 80	270,423 48	-----
Due depositors	20,586,628 28	23,181,919 27	25,064,170 50	4,477,542 22	-----
Due banks and bankers	34,515 09	4,609 97	47,289 33	12,774 24	-----
Other liabilities	186,469 16	278,712 01	192,592 86	6,123 70	-----
Totals	\$24,753,242 85	\$27,670,413 69	\$30,115,466 49	\$5,362,223 64	-----



## SAN FRANCISCO COMMERCIAL BANKS.

	14 Banks, July 1, 1891.	15 Banks, January 1, 1892.	15 Banks, July 1, 1892.	Increase, July 1, 1891, to July 1, 1892.	Decrease, July 1, 1891, to July 1, 1892.
<i>Resources.</i>					
Bank premises	\$1,290,205 65	\$1,328,988 58	\$1,327,771 51	\$37,565 86	---
Other real estate	1,219,630 66	1,304,595 48	918,334 93	---	\$301,325 73
Invested in stocks, bonds, and warrants	1,975,601 56	2,413,704 63	2,839,439 82	863,838 26	---
Loans on real estate	2,659,840 67	3,453,666 67	3,195,172 55	535,331 88	---
Loans on stocks, bonds, and warrants	7,759,855 15	8,056,870 92	9,282,282 29	1,522,427 14	---
Loans on other securities	3,825,149 19	6,769,008 08	4,287,662 46	462,513 27	---
Loans on personal security	27,238,282 23	28,530,349 81	28,848,750 19	1,610,467 96	---
Money on hand	11,066,716 79	11,566,178 94	10,004,630 46	---	1,062,086 33
Due from banks and bankers	5,911,576 55	5,810,126 82	6,681,795 75	770,219 20	---
Other assets	4,992,131 57	4,530,933 85	4,163,072 53	---	829,059 04
Totals	\$67,939,020 02	\$73,354,423 78	\$71,548,912 49	\$5,802,363 57	\$2,192,471 10
<i>Liabilities.</i>					
Capital paid up	\$26,509,276 65	\$29,894,838 82	\$28,234,376 54	\$1,725,099 89	---
Reserve and profit and loss	10,305,732 30	9,668,935 42	11,094,059 89	788,337 59	---
Due depositors	26,435,850 33	26,926,114 98	26,810,332 21	374,481 88	---
Due banks and bankers	4,161,776 56	6,377,311 41	4,985,865 45	824,088 89	---
Other liabilities	526,394 18	487,223 15	424,278 40	---	\$102,115 78
Totals	\$67,939,020 02	\$73,354,423 78	\$71,548,912 49	\$3,712,008 25	\$102,115 78

## FOREIGN BANKS INCLUDED IN ABOVE.

	5 Banks, July 1, 1891.	5 Banks, January 1, 1892.	5 Banks, July 1, 1892.	Increase, July 1, 1891, to July 1, 1892.	Decrease, July 1, 1891, to July 1, 1892.
<i>Resources.</i>					
Bank premises	\$80,205 65	\$78,988 58	\$77,771 51	---	\$2,434 14
Other real estate	36,536 16	36,421 95	36,245 20	---	290 96
Invested in stocks, bonds, and warrants	49,825 00	63,210 00	60,477 00	\$10,652 00	---
Loans on real estate	1,000,181 97	1,018,347 25	1,196,721 23	196,639 26	---
Loans on stocks, bonds, and warrants	2,262,524 42	*2,084,188 00	2,790,443 29	527,918 87	---
Loans on other securities	2,261,260 87	3,845,506 41	2,628,375 12	367,114 25	---
Loans on personal security	10,526,944 11	10,534,139 29	10,333,738 00	---	193,206 11
Money on hand	4,044,362 80	4,447,742 49	4,127,692 83	83,350 03	---
Due from banks and bankers	1,691,976 33	1,682,263 37	2,033,474 26	341,497 93	---
Other assets	2,132,735 34	2,039,877 71	1,529,813 70	---	602,921 64
Totals	\$24,086,552 65	\$26,130,680 05	\$24,814,752 14	\$1,527,052 34	\$208,852 85
<i>Liabilities.</i>					
Due head office	\$15,296,486 65	\$17,081,628 82	\$16,322,876 54	\$1,026,389 89	---
Reserve and profit and loss	261,064 28	191,697 51	241,073 63	---	\$19,990 65
Due depositors	7,158,978 33	6,769,039 36	6,897,882 87	---	261,095 46
Due banks and bankers	1,238,294 58	1,890,807 79	1,067,814 87	---	170,479 71
Other liabilities	131,728 81	197,506 57	285,104 23	153,375 42	---
Totals	\$24,086,552 65	\$26,130,680 05	\$24,814,752 14	\$1,179,765 31	\$451,565 82

## INTERIOR COMMERCIAL BANKS.

	130 Banks, July 1, 1891.	138 Banks, January 1, 1892.	146 Banks, July 1, 1892.	Increase, July 1, 1891, to July 1, 1892.	Decrease, July 1, 1891, to July 1, 1892.
<i>Resources.</i>					
Bank premises	\$1,545,545 73	\$1,665,183 75	\$1,627,596 84	\$82,051 11	-----
Other real estate	1,374,642 49	1,568,662 36	1,678,389 51	303,747 02	-----
Invested in stocks, bonds, and warrants	1,494,616 42	1,597,406 35	1,592,636 37	98,019 95	-----
Loans on real estate	13,769,718 06	13,789,308 01	14,106,789 24	337,051 18	-----
Loans on stocks and bonds	1,824,842 49	1,769,671 63	2,180,538 00	355,695 51	-----
Loans on other securities	801,904 90	2,090,961 10	889,973 91	8,069 01	-----
Loans on personal security	21,255,031 54	21,302,441 99	23,914,331 95	2,659,300 41	-----
Money on hand	3,874,750 53	5,045,389 28	3,980,501 34	105,750 81	-----
Due from banks and bankers	3,292,392 65	3,964,612 31	3,356,624 60	64,231 95	-----
Other assets	1,156,584 13	717,232 97	813,934 15	-----	\$342,649 98
Totals	\$50,390,028 94	\$53,510,870 05	\$54,141,295 91	\$4,093,916 95	\$342,649 98
<i>Liabilities.</i>					
Capital paid up	\$16,054,754 00	\$16,386,952 33	\$17,542,396 19	\$1,487,632 19	-----
Reserve and profit and loss	6,315,872 32	6,340,775 80	6,454,571 72	138,639 40	-----
Due depositors	25,175,988 00	28,465,194 48	26,436,980 52	1,200,992 52	-----
Due banks and bankers	2,526,352 42	1,432,858 99	3,069,404 53	543,052 11	-----
Other liabilities	317,132 20	285,088 45	638,022 95	320,890 75	-----
Totals	\$50,390,028 94	\$53,510,870 05	\$54,141,295 91	\$3,751,266 97	-----

## PRIVATE BANKS.

	20 Banks, July 1, 1891.	18 Banks, January 1, 1892.	17 Banks, July 1, 1892.	Increase, July 1, 1891, to July 1, 1892.	Decrease, July 1, 1891, to July 1, 1892.
<i>Resources.</i>					
Bank premises	\$504,241 59	\$61,708 05	\$56,221 35	-----	\$8,020 24
Other real estate	445,093 89	491,130 26	455,249 87	-----	-----
Invested in stocks, bonds, and warrants	162,881 15	188,190 20	143,857 70	-----	19,023 45
Loans on real estate	1,093,632 42	987,988 00	948,105 92	-----	145,526 50
Loans on stocks, bonds, and warrants	151,069 64	30,443 24	28,161 27	-----	122,898 27
Loans on other securities	132,931 78	51,016 62	19,572 75	-----	173,359 03
Loans on personal security	1,909,727 45	1,325,675 90	1,047,955 39	-----	761,772 06
Money on hand	542,763 21	309,647 14	225,485 41	-----	317,277 80
Due from banks and bankers	371,240 08	208,470 69	193,180 27	-----	178,069 81
Other assets	180,747 73	169,866 07	153,387 92	-----	27,359 81
Totals	\$5,114,318 84	\$3,824,196 77	\$3,371,177 85	\$10,155 98	\$1,733,296 97
<i>Liabilities.</i>					
Capital paid up	\$1,918,631 80	\$1,561,152 27	\$1,505,495 32	-----	\$353,136 48
Reserve and profit and loss	373,812 06	324,865 78	269,207 20	-----	104,604 83
Due depositors	2,610,988 17	1,858,908 80	1,437,882 11	-----	1,173,103 06
Due banks and bankers	174,002 80	61,985 21	71,377 62	-----	103,225 18
Other liabilities	36,284 01	17,284 71	27,215 60	-----	9,008 41
Totals	\$5,114,318 84	\$3,824,196 77	\$3,371,177 85	-----	\$1,743,140 99

## TOTALS SAVINGS, COMMERCIAL, FOREIGN, AND PRIVATE BANKS.

	209 Banks, July 1, 1891.	220 Banks, January 1, 1892.	232 Banks, July 1, 1892.	Increase, July 1, 1891, to July 1, 1892.	Decrease, July 1, 1891, to July 1, 1892.
<i>Resources.</i>					
Bank premises	\$5,219,211 62	\$4,990,068 03	\$5,455,004 45	\$235,792 83	-----
Other real estate	3,255,369 03	4,064,097 23	3,956,652 51	701,283 48	-----
Invested in bonds and stocks	21,994,416 47	22,649,049 30	24,144,162 12	2,149,745 65	-----
Loans on real estate	106,648,603 64	112,138,202 50	116,755,118 66	10,106,515 02	-----
Loans on bonds and stocks	19,413,613 42	19,897,533 79	23,452,857 08	4,039,243 66	-----
Loans on other securities	4,955,190 71	9,148,334 61	5,493,059 28	537,868 57	-----
Loans on personal security	50,754,427 30	51,607,470 18	54,399,748 85	3,645,321 55	-----
Money on hand	18,546,148 47	19,773,284 56	17,577,597 90	-----	\$968,550 57
Due from banks and bankers	12,215,680 93	13,454,261 65	13,449,141 56	1,233,460 63	-----
Other assets	6,658,798 65	5,777,537 53	5,430,117 67	-----	1,228,680 98
Totals	\$249,661,460 24	\$263,999,839 38	\$270,113,460 08	\$22,649,231 39	\$2,197,231 55
<i>Liabilities.</i>					
Capital paid up	\$51,589,045 78	\$54,817,376 75	\$55,540,001 38	\$3,950,955 60	-----
Reserve fund, etc.	20,970,153 99	21,427,618 46	22,362,524 47	1,392,370 48	-----
Due depositors	168,387,299 79	178,032,861 55	181,997,233 25	13,609,933 46	-----
Due banks and bankers	6,897,246 87	7,876,765 58	8,173,986 93	1,276,690 06	-----
Other liabilities	1,817,713 81	1,845,217 04	2,039,764 05	222,050 24	-----
Totals	\$249,661,460 24	\$263,999,839 38	\$270,113,460 08	\$20,451,999 84	-----



## NATIONAL BANKS.

	37 Banks, July 1, 1890.	37 Banks, July 1, 1891.	36 Banks, July 1, 1892.	Increase, July 1, 1891, to July 1, 1892.	Decrease, July 1, 1891, to July 1, 1892.
<i>Resources.</i>					
Bank premises	\$1,232,696 61	\$1,252,801 76	\$1,392,509 01	\$139,647 25	-----
Other real estate	211,997 55	306,697 99	374,278 12	68,580 13	-----
Invested in bonds and stocks *	2,392,725 79	2,677,479 83	2,784,874 80	107,394 97	-----
Loans on bonds and stocks	3,302,933 03	5,057,011 30	3,242,893 64	-----	\$2,414,117 66
Loans on other securities	1,590,489 44	855,386 90	870,428 64	15,041 74	-----
Loans on personal security	14,790,374 14	15,012,505 54	15,691,921 27	679,415 73	-----
Money on hand	4,347,728 63	4,157,573 16	3,673,184 56	-----	484,388 60
Due from banks and bankers †	3,480,038 28	3,807,337 66	3,215,618 72	-----	591,718 94
Other assets	770,618 14	458,948 61	586,876 02	127,927 41	-----
Totals	\$32,119,601 61	\$34,184,802 75	\$31,832,584 78	\$1,138,007 23	\$3,490,225 20
<i>Liabilities.</i>					
Capital paid up	\$8,425,000 00	\$8,625,000 00	\$8,025,000 00	-----	\$600,000 00
Reserve fund, etc.	3,140,292 77	3,561,364 69	3,686,205 91	\$124,841 22	-----
Due depositors	17,665,801 79	18,083,737 63	16,669,177 83	-----	1,414,559 80
Due banks and bankers	1,580,712 22	2,528,917 49	1,970,068 19	-----	558,849 30
Other liabilities †	1,307,794 83	1,385,782 94	1,482,132 85	96,349 91	-----
Totals	\$32,119,601 61	\$34,184,802 75	\$31,832,584 78	\$221,191 13	\$2,573,409 10

\* Including premiums on bonds. † Including redemption fund with U. S. Treasurer. ‡ Including notes outstanding.

## TOTALS, INCLUDING NATIONAL BANKS.

	232 Banks, July 1, 1890.	246 Banks, July 1, 1891.	268 Banks, July 1, 1892.	Increase, July 1, 1891, to July 1, 1892.	Decrease, July 1, 1891, to July 1, 1892.
<i>Resources.</i>					
Bank premises .....	\$6,272,126 42	\$6,472,073 38	\$6,847,513 46	\$375,440 08	-----
Other real estate .....	2,752,287 52	3,561,067 02	4,330,930 63	769,863 61	-----
Invested in bonds and stocks .....	22,606,896 95	24,571,896 30	26,929,036 92	2,257,140 62	-----
Loans on real estate .....	92,728,349 75	106,648,603 64	116,755,118 66	10,106,515 02	-----
Loans on bonds and stocks .....	19,523,224 14	25,070,624 72	26,695,750 72	1,625,126 00	-----
Loans on other securities .....	7,861,268 16	5,810,577 61	6,363,487 92	552,910 31	-----
Loans on personal security .....	62,595,493 37	65,766,932 84	70,091,570 12	4,324,737 28	-----
Money on hand .....	23,359,014 53	22,703,721 63	21,250,782 46	-----	\$1,452,939 17
Dues from banks and bankers .....	17,204,606 61	16,023,018 59	16,664,760 28	641,741 69	-----
Other assets .....	6,450,101 42	7,117,747 26	6,016,993 69	-----	1,100,753 57
Totals .....	\$261,353,368 87	\$283,846,262 99	\$301,946,044 86	\$20,653,474 61	\$2,553,692 74
<i>Liabilities.</i>					
Capital paid up .....	\$56,628,552 04	\$60,214,045 78	\$63,565,001 38	\$3,350,955 60	-----
Reserve fund, etc. ....	21,903,887 38	24,531,518 68	26,048,730 38	1,517,211 70	-----
Due depositors .....	171,229,531 61	186,471,037 42	198,666,411 08	12,196,373 66	-----
Due banks and bankers .....	8,473,967 73	9,426,164 36	10,144,005 12	717,840 76	-----
Other liabilities .....	3,117,430 11	3,203,496 75	3,521,896 90	318,400 15	-----
Totals .....	\$261,353,368 87	\$283,846,262 99	\$301,946,044 86	\$18,049 781 87	-----

## COMPARATIVE STATEMENT OF SAN FRANCISCO BANKS.

Net increase of San Francisco Savings banks .....	\$9,471,757 41
Net increase of San Francisco Commercial banks .....	3,609,892 47
Net increase of San Francisco National banks .....	41,600 76
	<u>\$13,123,250 64</u>
Net decrease, San Francisco Private banks .....	1,430,725 13
Total increase from July 1, 1891, to July 1, 1892 .....	<u>\$11,692,525 51</u>

## RECAPITULATION.

Net increase, San Francisco Savings banks .....	\$9,471,757 75
Net increase, Interior Savings banks .....	5,362,223 04
	<u>\$14,833,981 39</u>
Net increase, San Francisco Commercial banks (including Foreign) .....	\$3,609,892 47
Net increase, Interior Commercial banks .....	3,751,263 97
	<u>7,361,159 44</u>
	<u>\$22,195,140 83</u>
Decrease, Private banks .....	\$1,743,140 99
Decrease, National banks .....	2,352,217 97
	<u>4,095,358 96</u>
Total increase from July 1, 1891, to July 1, 1892 .....	<u>\$18,099,781 87</u>



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SEMI-ANNUAL REPORTS

OF THE

SAVINGS BANKS OF CALIFORNIA.

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[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

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# REPORTS OF SAVINGS BANKS.

## CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO. (Incorp. June 26, 1873.)

### JANUARY STATEMENT.

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Secretary.

Resources.		Liabilities.	
Real estate taken for debt.....	\$28,000 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds.....	23,000 00	Reserve fund.....	32,000 00
Loans on real estate.....	1,297,691 62	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund.....	1,619 20
warrants.....	23,200 00	Due depositors.....	1,294,637 55
Money on hand.....	18,649 49	Dividends unpaid.....	34,955 77
Due from banks and bankers.....	75,235 71	Other liabilities.....	10,289 07
Furniture and fixtures.....	200 00		
Taxes.....	7,524 77		
Total resources.....	\$1,473,501 59	Total liabilities.....	\$1,473,501 59

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Farquharson, 451; Robert F. Bunker, 12; Joseph R. Wilcox, 16; John Bain, 50; John Easton, 18; Chas. D. Farquharson, 90; Thomas Downing, 40; Joseph F. Forderer, 30; C. D. Farquharson, 12; James Sullivan, 8; J. F. Cowdery, 23. Total number of shares held by the Directors is 750 shares.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$28,000 00	\$36,000 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$677,902 65	\$1,518,752 00
Tulare.....	494,465 13	1,259,715 00
Kern.....	79,314 97	239,875 00
Shasta.....	31,617 78	85,097 00
Merced.....	4,037 75	9,600 00
San Diego.....	5,183 40	15,000 00
San Francisco.....	5,169 94	12,000 00
Totals.....	\$1,297,691 62	\$3,140,039 00



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$28,025 00	\$36,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$748,088 57	\$1,642,112 00
Tulare .....	492,119 82	1,245,630 00
Kern .....	102,296 07	300,455 00
Shasta .....	33,719 74	92,997 00
Merced .....	4,050 39	9,600 00
San Diego .....	5,344 18	15,000 00
San Francisco .....	5,000 00	12,000 00
Totals .....	\$1,390,618 77	\$3,317,794 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds .....	\$20,000 00	\$23,000 00	\$31,000 00
26 coupons .....	18,200 00		
Totals .....	\$38,200 00	\$23,000 00	\$31,000 00

## AMOUNT LOANED ON STOCKS, ETC.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Assignments of our own term deposit accounts .....	\$8,515 00	\$7,500 00	\$8,515 00
Shares of capital stock of quasi-public and industrial corporations .....	7,400 00	3,212 65	6,520 00
Totals .....	\$15,915 00	\$10,712 65	\$15,035 00

## BANK COMMISSIONERS' EXAMINATION. (July 30, 1891.)

Resources.		Liabilities.	
Real estate .....	\$30,000 00	Capital paid up .....	\$100,000 00
Invested in stocks, bonds, and warrants .....	23,000 00	Reserve fund .....	30,000 00
Loans on real estate .....	1,310,876 86	Due depositors .....	1,267,427 58
Loans on depositors' books, etc. ....	40,028 20	Interest collected .....	16,551 30
Cash balances .....	10,218 13	Rents, exchange, etc. ....	76 50
Due from banks and bankers .....	1,063 16	Dividends unpaid .....	523 94
Furniture, fixtures, etc. ....	200 00	Profit and loss .....	1,367 94
Expenses, taxes, etc. ....	938 34	Other liabilities .....	517 43
Other assets .....	80 00		
Total resources .....	\$1,416,464 69	Total liabilities .....	\$1,416,464 69

# LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE MUTUELLE—SAN FRANCISCO. (Reincorp. March 10, 1879.)

## JANUARY STATEMENT.

E. J. LeBRETON, President.

A. BRAND, Secretary.

Resources.		Liabilities.	
Real estate taken for debt.....	\$9,000 00	Capital paid in coin.....	\$300,000 00
United States bonds.....	11,500 00	Reserve fund.....	115,000 00
Miscellaneous bonds.....	152,775 00	Profit and loss and contin-	
Loans on real estate.....	1,799,934 07	gent fund.....	9,908 49
Loans on stocks and bonds.....	349,717 00	Due depositors.....	1,991,255 09
Money on hand.....	9,307 97	Dividends unpaid.....	10,584 84
Due from banks and bankers.....	93,525 52		
Taxes.....	988 86		
Total resources.....	\$2,426,748 42	Total liabilities.....	\$2,426,748 42

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 6,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. LeBreton, 4,182; M. A. De Laveaga, 300; P. G. Sabatie, 88; J. C. Sala, 2; Paul Fleury, 3. Total number of shares held by the Directors is 4,575 shares.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$9,000 00	\$10,000 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$75,550 00	\$145,000 00
Contra Costa.....	14,000 00	28,000 00
Fresno.....	5,500 00	10,000 00
Kern.....	2,500 00	5,000 00
Los Angeles.....	196,400 00	400,000 00
San Luis Obispo.....	25,000 00	50,000 00
Santa Clara.....	92,000 00	180,000 00
Santa Barbara.....	8,000 00	16,000 00
Sonoma.....	3,750 00	10,000 00
Tulare.....	26,000 00	60,000 00
San Francisco.....	1,351,234 07	2,400,000 00
Totals.....	\$1,799,934 07	\$3,304,000 00

### AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
100 shares Spring Valley Waterworks stock...	\$10,000 00	\$9,500 00	\$9,725 00
\$30,000 Spring Valley Water 6 per cent bonds...	30,000 00	30,400 00	35,775 00
\$10,000 Northern Ry. of Cal. 6 per cent bonds...	10,000 00	10,700 00	11,000 00
\$15,000 S. P. R. R. of Cal. 6 per cent bonds...	15,000 00	16,125 00	16,800 00
\$10,000 S. P. Branch R. R. Co. 6 per cent bonds...	10,000 00	10,400 00	10,600 00
\$50,000 Market St. Cable Ry. 6 per cent bonds...	50,000 00	60,000 00	60,500 00
\$10,000 Omnibus Cable Co. 6 per cent bonds...	10,000 00	11,250 00	11,400 00
\$10,000 U. S. 4 per cent bonds.....	10,000 00	11,500 00	11,725 00
Totals.....	\$145,000 00	\$164,275 00	\$167,525 00



## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
518 shares Spring Valley Waterworks stock	\$51,800 00	\$41,400 00	\$50,375 00
510 shares Oakland Gas Light Co. stock	51,000 00	12,750 00	18,615 00
750 shares California Electric Light Co. stock	75,000 00	3,250 00	11,625 00
350 shares London, Paris, and American Bank (Limited) stock	35,000 00	27,567 00	40,250 00
\$25,000 Spring Valley Waterworks 6 per cent bonds	25,000 00	25,000 00	29,812 00
\$20,000 Omnibus Cable Co. 6 per cent bonds	20,000 00	20,000 00	22,800 00
\$60,000 Northern Ry. of Cal. 6 per cent bonds	60,000 00	60,000 00	66,000 00
\$110,000 S. P. R. R. of Cal. 6 per cent bonds	110,000 00	100,000 00	123,200 00
\$39,000 S. P. R. R. of Arizona 6 per cent bonds	39,000 00	34,400 00	39,000 00
\$33,000 S. P. Branch Ry. 6 per cent bonds	33,000 00	25,350 00	34,980 00
Totals	\$499,800 00	\$349,717 00	\$436,657 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892	\$1,991,255 00
2. Number of deposit accounts open January 1, 1892	4,371
3. Number of deposit accounts opened during past year	517
4. Number of deposit accounts closed during past year	859
5. Amount deposited during past year	\$970,700 00
6. Amount withdrawn during past year	\$946,040 00
7. Amount of dividends or interest to depositors during past year	\$82,522 16
8. Rate per cent per annum of such dividends or interest	Term 5.40 per cent. Ordinary 4.50 per cent.
9. Amount of dividends to stockholders during past year	\$19,473 59
10. Rate per cent per annum of same on paid up capital	6½ per cent.
11. Amount added to reserve fund during past year	\$2,500 00
12. Amount of gross earnings during past year	\$152,979 00
13. Amount of net earnings during past year	\$101,995 75
14. Number of deposits less than \$1,000	3,822
15. Number of deposits over \$1,000 and less than \$2,000	297
16. Number of deposits over \$2,000 and less than \$5,000	195
17. Number of deposits over \$5,000	57
18. Average amount of each deposit account January 1, 1892	\$455 56

## JULY STATEMENT.

Resources.	Liabilities.
Real estate taken for debt	Capital paid in coin
United States bonds	Reserve fund
Miscellaneous bonds and stocks	Profit and loss and contingent fund
Loans on real estate	Due depositors
Loans on stocks and bonds	Dividends unpaid
Money on hand	
Due from banks and bankers	
Total resources	Total liabilities

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 6,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. LeBreton, 4,213; M. A. De Lavaca, 300; P. G. Sabatie, 88; P. Fleury, 4; J. C. Sala, 2. Total number of shares held by the Directors is 4,607 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte .....	\$8,000 00	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$54,250 00	\$162,000 00
Contra Costa.....	14,000 00	42,000 00
Fresno.....	5,500 00	16,000 00
Kern.....	2,500 00	7,000 00
Los Angeles.....	156,806 00	468,000 00
San Luis Obispo.....	25,000 00	75,000 00
Santa Clara.....	95,000 00	285,000 00
Santa Barbara.....	8,000 00	24,000 00
Sonoma.....	3,750 00	11,000 00
Tulare.....	26,000 00	78,000 00
San Francisco.....	1,474,396 12	3,276,000 00
Totals .....	\$1,865,202 12	\$4,444,000 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
100 shares Spring Valley Waterworks stock....	\$10,000 00	\$9,500 00	\$9,900 00
\$30,000 Spring Valley Waterworks 6 per cent bonds .....	30,000 00	34,800 00	36,150 00
\$10,000 Northern Ry. of Cal. 6 per cent bonds...	10,000 00	10,700 00	11,250 00
\$15,000 S. P. R. R. of California 6 per cent bonds.	15,000 00	16,125 00	17,325 00
\$10,000 S. P. Branch Railway of California 6 per cent bonds .....	10,000 00	10,400 00	10,650 00
\$50,000 Market Street Cable Ry. 6 per cent bonds	50,000 00	60,000 00	61,750 00
\$10,000 Omnibus Cable Ry. Co. 6 per cent bonds	10,000 00	11,250 00	11,500 00
\$10,000 U. S. 4 per cent bonds.....	10,000 00	11,500 00	11,625 00
Totals .....	\$145,000 00	\$164,275 00	\$170,150 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
450 shares London, Paris, and American Bank stock .....	\$45,000 00	\$37,567 00	\$53,100 00
620 shares Spring Valley Waterworks stock ...	62,000 00	47,800 00	61,380 00
1,020 shares Oakland G. L. and Heat Co. stock	102,000 00	27,850 00	39,270 00
50 shares San Francisco Gas Light Co. stock...	5,000 00	2,600 00	3,525 00
900 shares California Electric Light Co. stock...	90,000 00	3,700 00	13,950 00
195 shares Omnibus Cable Railway Co. stock...	19,500 00	5,750 00	11,212 00
100 shares North Beach and Mission Railroad Co. stock .....	10,000 00	1,000 00	3,000 00
\$26,000 S. P. R. R. of Arizona 6 per cent bonds.	26,000 00	23,400 00	27,430 00
\$70,000 S. P. Branch Railway of California 6 per cent bonds.....	70,000 00	60,850 00	74,550 00
\$75,000 S. P. R. R. of California 6 per cent bonds.	75,000 00	55,000 00	86,625 00
\$25,000 S. P. R. R. of California 5 per cent bonds.	25,000 00	18,000 00	25,250 00
\$25,000 Spring Valley Waterworks 6 per cent bonds .....	25,000 00	25,000 00	30,125 00
Totals .....	\$554,500 00	\$308,517 00	\$429,417 00

## BANK COMMISSIONERS' EXAMINATION. (September 2, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$164,350 00	Capital paid up ..	\$300,000 00
Loans on real estate .....	1,765,486 97	Reserve fund ..	112,500 00
Loans on stocks and bonds ..	309,617 00	Due depositors.....	1,902,948 85
Cash balances .....	11,072 83	Interest collected .....	13,394 25
Due from banks and bankers ..	86,246 92	Dividends unpaid.....	563 38
Expenses, taxes, etc. ....	2,346 35	Profit and loss .....	9,713 59
Total resources .....	\$2,339,120 07	Total liabilities .....	\$2,339,120 07

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.  
(Incorp. February 10, 1868.)

## JANUARY STATEMENT.

L. GOTTIG, President.

A. H. R. SCHMIDT, Cashier.

Resources.		Liabilities.	
Bank premises and new bank building .....	\$163,930 00	Capital paid in coin.....	\$1,000,000 00
Real estate taken for debt.....	34,023 22	Reserve fund .....	410,000 00
Miscellaneous bonds.....	3,910,530 00	Profit and loss and contingent fund.....	37,000 00
Loans on real estate .....	21,258,474 39	Due depositors .....	27,138,129 74
Loans on stocks and bonds.....	2,094,825 00	State, city, and county taxes assessed by the government, but not yet payable.....	79,923 72
Money on hand.....	1,138,238 35		
Checks and other cash items.....	64,532 50		
Furniture and fixtures.....	500 00		
Total resources.....	\$28,665,053 46	Total liabilities .....	\$28,665,053 46

The amount of capital stock is \$1,200,000; amount subscribed is \$1,200,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$833 33.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Gottig, 20; Edw. Kruse, 20; George H. Eggers, 20; O. Shoemann, 22; Eugene Meyer, 22; B. A. Becker, 15; F. Tillmann, 8; H. Horstmann, 24; M. Ehrman, 6. Total number of shares held by the Directors is 157 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco, Alameda, and Los Angeles.....	\$34,023 22	\$70,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$7,452,315 39	\$17,500,000 00
Los Angeles .....	2,261,117 00	8,265,850 00
Alameda .....	597,746 00	1,200,000 00
Fresno .....	1,045,456 00	3,239,575 00
Amador .....	3,500 00	10,000 00
Butte .....	50,500 00	110,000 00
Calaveras .....	4,000 00	9,000 00
Colusa .....	250,500 00	587,000 00
Contra Costa .....	229,000 00	687,000 00
Glenn .....	65,900 00	298,000 00
Humboldt .....	114,033 00	370,500 00
Kern .....	45,700 00	135,900 00
Lake .....	6,000 00	12,500 00
Lassen .....	3,350 00	8,000 00
Marin .....	30,500 00	79,400 00
Mendocino .....	31,000 00	65,000 00
Merced .....	521,228 00	1,655,000 00
Monterey .....	162,000 00	355,000 00
Napa .....	64,650 00	182,500 00
Orange .....	79,082 00	289,300 00
Placer .....	3,500 00	10,000 00
Sacramento .....	100,043 00	240,000 00
San Bernardino .....	457,461 00	1,586,700 00
San Joaquin .....	99,500 00	320,000 00
San Luis Obispo .....	217,767 00	615,000 00
San Mateo .....	3,500 00	10,000 00
Santa Barbara .....	48,175 00	150,000 00
Santa Clara .....	455,000 00	1,338,000 00
Santa Cruz .....	23,000 00	75,000 00
Siskiyou .....	7,500 00	15,000 00
Solano .....	304,250 00	677,000 00
Sonoma .....	133,500 00	304,000 00
Stanislaus .....	155,800 00	361,000 00
Sutter .....	31,000 00	100,000 00
Tehama .....	461,936 00	1,073,000 00
Tulare .....	354,662 00	1,051,850 00
Yolo .....	16,000 00	75,000 00
State of Oregon .....	2,665,090 00	8,063,400 00
State of Washington .....	2,703,213 00	7,980,500 00
Totals .....	\$21,258,474 39	\$59,104,975 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Miscellaneous county and city bonds .....	\$1,293,250 00	\$1,292,680 00	\$1,330,000 00
Southern Pacific Railroad and Northern Rail- way of California first mortgage bonds .....	748,000 00	748,000 00	808,000 00
Miscellaneous cable and street railway first mortgage bonds .....	622,000 00	621,850 00	695,000 00
Miscellaneous water, light, and power first mortgage bonds .....	514,000 00	531,000 00	582,000 00
Miscellaneous Eastern railroad first mortgage bonds .....	697,000 00	717,000 00	734,000 00
Totals .....	\$3,874,250 00	\$3,910,530 00	\$4,149,000 00



## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous city and county bonds.....	\$39,000 00	\$33,000 00	\$39,000 00
Miscellaneous street, cable, and motor railway bonds.....	774,000 00	408,900 00	740,000 00
Southern Pacific Railroad of California bonds.....	1,036,000 00	870,000 00	1,083,000 00
Southern Pacific Railroad of Arizona bonds.....	200,000 00	168,275 00	200,000 00
Southern Pacific Branch Railroad bonds.....	133,000 00	113,400 00	141,000 00
San Francisco and North Pacific R. R. bonds.....	250,000 00	200,000 00	258,000 00
Oregon Railway and Navigation Co. bonds.....	10,000 00	8,000 00	10,700 00
Miscellaneous corporation bonds.....	116,000 00	74,500 00	116,000 00
90 shares Spring Valley Waterworks stock.....	9,000 00	3,100 00	8,700 90
225 shares miscellaneous gas and lighting companies' stock.....	22,500 00	10,650 00	16,600 00
1,100 shares San Francisco street railway stock.....	110,000 00	40,000 00	55,000 00
3,925 shares sundry incorporated banks' stock.....	392,500 00	165,000 00	255,000 00
Totals.....	\$3,092,000 00	\$2,094,825 00	\$2,923,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892.....	\$27,138,129 74
2. Number of deposit accounts open January 1, 1892.....	26,145
3. Number of deposit accounts opened during past year.....	8,001
4. Number of deposit accounts closed during past year.....	5,923
5. Amount deposited during past year.....	\$15,528,004 45
6. Amount withdrawn during past year.....	\$12,730,873 26
7. Amount of dividends or interest to depositors during past year.....	\$1,197,533 10
8. Rate per cent per annum of such dividends or interest	Term..... 5.40 per cent.
	Ordinary..... 4.50 per cent.
9. Amount of dividends to stockholders during past year.....	\$138,000 00
10. Rate per cent per annum of same on paid up capital.....	13.8 per cent.
11. Amount added to reserve fund during past year.....	\$70,000 00
12. Amount of gross earnings during past year.....	\$1,701,296 31
13. Amount of net earnings during past year.....	\$1,399,656 67
18. Average amount of each deposit account January 1, 1892.....	\$1,037 98

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises and new bank building.....	Capital paid in coin.....
Real estate taken for debt.....	Reserve fund.....
Miscellaneous bonds and stocks.....	Contingent fund.....
Loans on real estate.....	Due depositors.....
Loans on stocks and bonds.....	State, city, and county taxes assessed by the government, but not yet payable.....
Money on hand.....	
Furniture and fixtures.....	
Total resources.....	Total liabilities.....

The amount of capital stock is \$1,200,000; amount subscribed is \$1,200,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$833 33.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Gottig, 20; Edw. Kruse, 20; Geo. H. Eggers, 10; O. Schoemann, 20; Eugene Meyer, 20; B. A. Becker, 15; F. Tillmann, 8; H. Horstmann, 22; H. L. Simon, 20. Total number of shares held by the Directors is 163 shares.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco, Alameda, and Los Angeles .....	\$54,444 92	\$90,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$7,752,717 27	\$18,000,000 00
Los Angeles .....	2,174,285 00	7,925,450 00
Alameda .....	632,764 00	1,200,000 00
Fresno .....	1,075,803 00	3,296,050 00
Amador .....	3,500 00	10,000 00
Butte .....	47,500 00	110,000 00
Calaveras .....	4,000 00	9,000 00
Colusa .....	217,000 00	512,000 00
Contra Costa .....	229,000 00	687,000 00
Glenn .....	65,900 00	298,000 00
Humboldt .....	114,033 00	370,500 00
Kern .....	49,200 00	132,500 00
Lake .....	6,000 00	12,500 00
Lassen .....	3,350 00	8,000 00
Marin .....	33,600 00	82,400 00
Mendocino .....	31,000 00	65,000 00
Merced .....	521,228 00	1,655,000 00
Monterey .....	267,000 00	655,000 00
Napa .....	60,000 00	165,000 00
Orange .....	68,707 00	269,200 00
Sacramento .....	120,000 00	240,000 00
San Bernardino .....	448,961 00	1,511,700 00
San Joaquin .....	99,500 00	320,000 00
San Luis Obispo .....	208,100 00	515,000 00
San Mateo .....	7,100 00	30,000 00
Santa Barbara .....	48,175 00	150,000 00
Santa Clara .....	519,055 00	1,438,000 00
Santa Cruz .....	9,000 00	40,000 00
Shasta .....	14,500 00	35,000 00
Siskiyou .....	7,500 00	15,000 00
Solano .....	303,000 00	702,000 00
Sonoma .....	125,500 00	289,000 00
Stanislaus .....	148,400 00	354,000 00
Sutter .....	31,000 00	100,000 00
Tehama .....	426,980 00	998,000 00
Tulare .....	264,412 00	704,150 00
Yolo .....	16,000 00	75,000 00
Ventura .....	12,000 00	44,500 00
State of Oregon .....	3,123,038 00	9,853,700 00
State of Washington .....	2,888,312 00	8,475,000 00
Territory of Utah .....	15,000 00	40,000 00
Totals .....	\$22,192,120 27	\$61,372,650 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Southern Pacific Railroad of California and Northern Railway of California, and other railroad companies' first mortgage bonds .....	\$1,489,000 00	\$1,503,000 00	\$1,592,000 00
Miscellaneous cable and street railway, water, light, and other corporation first mortgage bonds .....	2,892,000 00	2,912,318 25	3,086,000 00
Totals .....	\$4,381,000 00	\$4,415,318 25	\$4,678,000 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous county bonds.....	\$2,000 00	\$1,500 00	\$2,000 00
Miscellaneous street, cable, and motor railway bonds.....	1,200,000 00	593,000 00	1,155,000 00
Southern Pacific Railroad of California. Southern Pacific Branch, San Francisco and North Pacific, and other first mortgage railroad bonds.....	1,690,000 00	1,416,500 00	1,687,500 00
Miscellaneous corporation first mortgage bonds.....	12,000 00	10,500 00	14,750 00
Miscellaneous corporation shares.....	233,500 00	162,550 00	261,750 00
Totals.....	\$3,137,500 00	\$2,184,050 00	\$3,121,000 00

## BANK COMMISSIONERS' EXAMINATION. (August 13, 1891.)

Resources.	Liabilities.
New bank building..... \$2,510 00	Capital paid up..... \$1,000,000 00
Bank premises..... 60,000 00	Reserve and contingent fund..... 410,488 54
Other real estate..... 1,039 84	Due depositors..... 25,679,121 24
Invested in bonds..... 3,695,030 65	Interest collected..... 198,044 73
Loans on real estate..... 21,058,732 11	Mortgage taxes..... 122,374 56
Loans on stocks and bonds..... 1,973,399 01	
Cash balances..... 610,921 52	
Furniture, fixtures, etc..... 500 00	
Expenses, taxes, etc..... 7,895 94	
Total resources..... \$27,410,029 07	Total liabilities..... \$27,410,029 07

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.  
(Incorp. April 12, 1859; reincorp. August 30, 1864.)

## JANUARY STATEMENT.

JAMES R. KELLY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Liabilities.
Bank premises (old and new)... \$710,698 32	Reserve fund..... \$1,986,166 34
Real estate taken for debt.... 32,805 06	Due depositors..... 27,174,703 54
United States bonds..... 4,000,000 00	Other liabilities—premium on United States registered 4 per cent bonds..... 332,151 62
Miscellaneous bonds..... 2,158,253 51	
District of Columbia $3\frac{1}{2}$ per cent bonds, guaranteed by United States Government... 1,072,617 40	
Loans on real estate..... 20,531,276 19	
Loans on bonds..... 358,500 00	
Money on hand..... 507,637 18	
Taxes and mortgage taxes for 1891-92, apportioned to ensuing six months..... 16,328 35	
Interest on bonds accrued to January 1, 1892..... 104,905 49	
Total resources..... \$29,493,021 50	Total liabilities..... \$29,493,021 50

The names of the Directors are as follows: R. J. Tobin, James R. Kelly, Alfred Tobin, Hugh Dimond, J. J. O'Brien, Henry Doyle, Richard M. Tobin, Charles Mayo, Joseph S. Tobin.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$32,805 06	\$543,503 38
Lot purchased for contemplated new bank building.....	262,500 00	
New bank building, expended thus far.....	248,198 32	
Totals .....	\$543,503 38	\$543,503 38

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$732,089 47	\$34,218,793 65
Marin.....	102,128 00	
Santa Clara.....	363,500 00	
San Mateo.....	64,825 00	
Solano.....	6,500 00	
Sonoma.....	10,800 00	
Napa.....	2,500 00	
San Francisco.....	19,248,933 72	\$34,218,793 65
Totals.....	\$20,531,276 19	

#### AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
United States registered 4 per cent bonds of 1907.....	\$4,000,000 00	\$3,667,848 38	\$4,670,000 00
District of Columbia $3\frac{1}{2}$ per cent bonds.....	1,040,000 00	1,072,617 40	1,074,080 00
Market Street Cable Railway Co. 6 per cent bonds.....	1,110,000 00	1,345,266 35	1,345,266 35
Spring Valley Waterworks 4 per cent bonds.....	416,000 00	421,836 80	370,240 00
Sutter Street Railway Co. 5 per cent bonds.....	150,000 00	157,181 78	157,181 78
City of San José 5 per cent bonds.....	95,750 00	95,750 00	96,707 50
City of Oakland 5 per cent bonds.....	93,000 00	93,217 98	93,930 00
City of San Luis Obispo 5 per cent bonds.....	45,000 60	45,000 60	45,000 60
Totals .....	\$6,949,750 60	\$6,898,719 29	\$7,852,406 23

#### AMOUNT LOANED ON BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Northern Railway Co. of Cal. 6 per cent bonds.	\$110,000 00	\$100,000 00	\$121,000 00
San Francisco and North Pacific Railway Co. 5 per cent bonds.....	125,000 00	100,000 00	112,500 00
Southern Pacific Railroad Co. of Cal. 6 per cent bonds.....	110,000 00	100,000 00	124,300 00
City of Oakland 8 per cent school bonds.....	13,000 00	12,264 00	13,910 00
City of Oakland 8 per cent bonds.....	8,000 00	7,547 00	8,560 00
County of Humboldt 9 per cent bonds.....	10,000 00	9,434 00	11,110 00
County of Los Angeles 6 per cent bonds.....	13,000 00	12,264 00	13,260 00
City of Los Angeles 7 per cent bonds.....	5,000 00	4,717 00	5,300 00
Park and Ocean Railroad Co. 6 per cent bonds.....	4,000 00	3,774 00	4,520 00
California Electric Light Co. 6 per cent bonds.....	14,000 00	8,500 00	14,140 00
Totals .....	\$412,000 00	\$358,500 00	\$428,600 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$27,174,703 54
2. Number of deposit accounts open January 1, 1892 .....	43,299
3. Number of deposit accounts opened during past year .....	12,341
4. Number of deposit accounts closed during past year .....	10,053
5. Amount deposited during past year .....	\$11,115,764 50
6. Amount withdrawn during past year .....	\$11,047,746 78
7. Amount of dividends or interest to depositors during past year .....	\$1,053,929 52
8. Rate per cent per annum of such dividends or interest—Ordinary .....	$4\frac{1}{2}$ per cent.
9. Amount of dividends to stockholders during past year .....	No shareholders.
11. Amount added to reserve fund during past year .....	\$110,996 48
12. Amount of gross earnings during past year .....	\$1,561,441 81
13. Amount of net earnings during past year .....	\$1,166,615 89
18. Average amount of each deposit account January 1, 1892 .....	\$627 60

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises (old and new) .....	\$861,253 32	Reserve fund .....	\$2,042,896 63
Real estate taken for debt .....	1,620 93	Due depositors .....	27,763,599 76
United States bonds .....	4,100,000 00	Premium on United States	
Miscellaneous bonds .....	1,905,271 64	registered 4 per cent bonds .....	315,028 32
District of Columbia $3\frac{1}{2}$ per			
cent bonds, guaranteed by			
United States Government .....	1,070,900 68		
Loans on real estate .....	21,274,871 77		
Loans on bonds .....	189,000 00		
Money on hand .....	622,979 37		
Interest on bonds accrued to			
July 1, 1892 .....	95,627 00		
Total resources .....	\$30,121,524 71	Total liabilities .....	\$30,121,524 71

The names of the Directors are as follows: R. J. Tobin, Jas. R. Kelly, Alfred Tobin, Hugh Dimond, J. J. O'Brien, Henry Doyle, Richard M. Tobin, Charles Mayo, Jos. S. Tobin.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$1,620 93	} \$662,874 25
Lot purchased for new bank building .....	262,500 00	
New bank building, expended thus far .....	398,753 32	
Totals .....	\$662,874 25	\$662,874 25

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$771,977 99	} \$35,458,119 62
Marin .....	96,832 00	
Santa Clara .....	357,110 50	
San Mateo .....	64,825 00	
Solano .....	6,500 00	
Sonoma .....	10,800 00	
Napa .....	2,500 00	
San Luis Obispo .....	300,000 00	
San Francisco .....	19,664,326 28	
Totals .....	\$21,274,871 77	\$35,458,119 62



## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
United States registered 4 per cent bonds of 1907	\$4,100,000 00	\$3,784,971 68	\$4,786,750 00
District of Columbia 3½ per cent bonds	1,040,000 00	1,070,900 68	1,071,200 00
Market Street Cable Railway Co. 6 per cent bonds	1,000,000 00	1,205,504 07	1,210,000 00
Spring Valley Waterworks 4 per cent bonds	416,000 00	421,721 60	382,720 00
Sutter Street Railway Co. 5 per cent bonds	180,000 00	157,045 40	157,500 00
City of San José 5 per cent bonds	78,250 00	78,250 00	79,032 50
City of San Luis Obispo 5 per cent bonds	42,750 57	42,750 57	42,750 57
Totals	\$6,827,000 57	\$6,761,144 00	\$7,729,953 07

## AMOUNT LOANED ON BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Northern Railway Co. of California 6 per cent bonds	\$93,000 00	\$83,000 00	\$102,300 00
San Francisco and North Pacific Railway Co. 5 per cent bonds	125,000 00	100,000 00	112,500 00
California Electric Light Co. 6 per cent bonds	14,000 00	6,000 00	14,140 00
Totals	\$232,000 00	\$189,000 00	\$228,940 00

## BANK COMMISSIONERS' EXAMINATION. (October 5, 1891.)

Resources.		Liabilities.	
Bank premises (old and new)	\$672,022 15	Reserve fund	\$1,932,865 45
Other real estate	32,501 97	Due depositors	26,392,559 98
Invested in bonds	7,169,936 11	Interest collected	428,952 84
Loans on real estate	20,359,209 95	Premium on United States registered 4 per cent bonds	320,351 92
Loans on bonds	235,000 00		
Cash balances	572,939 05		
Expenses	27,840 00		
Taxes	4,575 08		
Mortgage taxes	705 88		
Total resources	\$29,074,730 19	Total liabilities	\$29,074,730 19

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.  
(Incorp. November 24, 1869.)

## JANUARY STATEMENT.

ADOLPH C. WEBER, President.

ERNEST BRAND, Secretary.

Resources.		Liabilities.	
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
Miscellaneous bonds	511,000 00	Reserve fund	80,000 00
Loans on real estate	2,605,110 54	Due depositors	3,134,801 70
Loans on other securities (pass books)	88,622 83	Dividends unpaid	4,863 42
Money on hand	23,170 20	Other liabilities — current taxes	61,775 42
Due from banks and bankers	60,436 08		
Total resources	\$3,361,445 51	Total liabilities	\$3,361,445 51



The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 100 shares; the amount paid on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows: Adolph C. Weber, 14; H. Luchsinger, 5; W. S. Keyes, 9; W. J. Lowry, 4; Is. Kohn, 2. Total number of shares held by the Directors is 34 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$2,020,858 61	\$5,000,000 00
Alameda .....	82,549 92	
San Joaquin .....	98,342 50	
Santa Clara .....	13,000 00	
Solano .....	71,397 65	
Marin .....	19,634 15	
Stanislaus .....	4,153 44	
Napa .....	19,918 05	
San Mateo .....	27,669 00	
Contra Costa .....	42,063 27	
San Luis Obispo .....	9,122 50	
Sacramento .....	19,200 00	
Santa Cruz .....	8,066 70	
Sonoma .....	21,040 00	
Sutter .....	92,000 00	
Yuba .....	42,009 75	
Mendocino .....	8,000 00	
Glenn .....	6,085 00	
Totals .....	\$2,605,110 54	\$5,000,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
First mortgage bonds of Spring Valley Water-works .....	\$30,000 00	\$511,000 00	\$35,700 00
First mortgage bonds of Market Street Cable Railway Co. ....	40,000 00		48,800 00
First mortgage bonds of S. P. R. R. of Cal. ....	85,000 00		95,200 00
First mortgage bonds of S. P. Branch of Cal. ....	225,000 00		238,500 00
First mortgage bonds of S. P. of Arizona ....	80,000 00		82,400 00
First mortgage bonds of Northern Ry. of Cal. ....	30,000 00		33,000 00
Bonds of State of California .....	1,000 00		1,000 00
Bonds of Mono County, California .....	20,000 00		20,000 00
Totals .....	\$511,000 00	\$511,000 00	\$554,600 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Pass books of the Humboldt Savings and Loan Society .....	\$88,622 83	\$117,862 87

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$3,134,801 70
2. Number of deposit accounts open January 1, 1892 .....	3,892
3. Number of deposit accounts opened during past year .....	550
4. Number of deposit accounts closed during past year .....	450
5. Amount deposited during past year .....	\$1,643,949 63
6. Amount withdrawn during past year .....	\$1,578,347 70
7. Amount of dividends or interest to depositors during past year .....	\$149,714 31
8. Rate per cent per annum of such dividends or interest .....	<div> <div>Term</div> <div>Ordinary</div> </div> <div> <div>5.40 per cent.</div> <div>4.50 per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	\$8,000 00
10. Rate per cent per annum of same on paid up capital .....	10 per cent.
11. Amount added to reserve fund during past year .....	\$8,000 00
12. Amount of gross earnings during past year .....	\$223,834 23
13. Amount of net earnings during past year .....	\$157,714 31
14. Number of deposits less than \$1,000 .....	3,292
15. Number of deposits over \$1,000 and less than \$2,000 .....	251
16. Number of deposits over \$2,000 and less than \$5,000 .....	219
17. Number of deposits over \$5,000 .....	130
18. Average amount of each deposit account January 1, 1892 .....	\$805 45

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$130,000 00	Capital paid in coin .....	\$276,000 00
Miscellaneous bonds and stocks .....	531,000 00	Reserve fund .....	82,000 00
Loans on real estate .....	2,514,014 96	Due depositors .....	3,023,858 47
Loans on other securities (pass books) .....	114,122 24	Dividends unpaid .....	5,006 54
Money on hand .....	19,969 56	Other liabilities .....	2,365 49
Due from banks and bankers .....	80,123 74		
Total resources .....	\$3,389,230 50	Total liabilities .....	\$3,389,230 50

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$276,000. The total number of shares of stock issued is 300 shares; the amount paid on each share of stock is \$920.

The names of the Directors, and number of shares of stock held by each, are as follows: Adolph C. Weber, 48; Henry Luchsinger, 15; W. J. Lowry, 12; I. Kohn, 9; W. S. Keyes, 27. Total number of shares held by the Directors is 111 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$1,944,102 25	\$2,916,153 37
Alameda .....	82,538 64	
San Joaquin .....	82,700 00	
Santa Clara .....	12,787 10	
Solano .....	72,014 15	
Marin .....	15,209 45	
Stanislaus .....	4,298 92	
Napa .....	30,071 35	
San Mateo .....	25,601 70	
Contra Costa .....	43,000 85	1,709,738 13
San Luis Obispo .....	9,082 50	
Sacramento .....	20,000 00	
Santa Cruz .....	8,600 05	
Sonoma .....	21,471 65	
Sutter .....	95,830 00	
Yuba .....	32,706 35	
Mendocino .....	8,000 00	
Glenn .....	6,000 00	
Totals .....	\$2,514,014 96	\$4,625,891 50

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
First mortgage bonds of Spring Valley Water-works.....	\$30,000 00	\$30,000 00	\$36,000 00
First mortgage bonds of Market Street Cable Railway Co.....	30,000 00	30,000 00	36,900 00
First mortgage bonds of S. P. R. R. of Cal.....	85,000 00	85,000 00	96,900 00
First mortgage bonds of S. P. Branch of Cal.....	225,000 00	225,000 00	238,500 00
First mortgage bonds of S. P. of Arizona.....	130,000 00	130,000 00	133,900 00
First mortgage bonds of Northern Railway of California.....	30,000 00	30,000 00	32,700 00
Bonds of State of California.....	1,000 00	1,000 00	1,000 00
Totals.....	\$531,000 00	\$531,000 00	\$575,900 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Pass books of the Humboldt Savings and Loan Society.....	\$114,122 24	\$135,560 79

## BANK COMMISSIONERS' EXAMINATION. (September 3, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$73,105 89	Capital paid up.....	\$30,000 00
Invested in stocks, bonds, and warrants.....	527,250 00	Reserve fund.....	75,000 00
Loans on real estate.....	2,716,850 50	Due depositors.....	3,162,731 36
Cash balances.....	23,263 33	Interest collected.....	33,701 93
Due from banks and bankers.....	61,162 83	Rents, exchange, etc.....	2,259 55
Expenses, taxes, etc.....	3,780 00	Current taxes.....	51,719 71
Total resources.....	\$3,405,412 55	Total liabilities.....	\$3,405,412 55

## MUTUAL SAVINGS BANK—SAN FRANCISCO. (Incorp. November 21, 1889.)

## JANUARY STATEMENT.

JAMES G. FAIR, President.

JAMES A. THOMPSON, Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$753,287 68	Capital paid in coin.....	\$300,000 00
Loans on stocks, bonds, and warrants.....	1,546,947 66	Profit and loss and contingent fund.....	28,583 28
Money on hand.....	48,836 58	Due depositors.....	2,180,744 92
Due from banks and bankers.....	154,650 24		
Furniture and fixtures.....	5,606 04		
Total resources.....	\$2,509,328 20	Total liabilities.....	\$2,509,328 20

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: James G. Fair, 1,000; James Phelan, 1,065; Edward Barron, 500; James Moffitt, 500; John A. Hooper, 500; C. G. Hooker, 500; S. G. Murphy, 200; C. Cadwalader, 100; James D. Phelan, 250. Total number of shares held by the Directors is 4,615 shares.

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$37,300 00	\$130,000 00
Butte.....	70,000 00	135,000 00
Contra Costa.....	15,000 00	30,000 00
Fresno.....	56,000 00	105,000 00
Nevada.....	16,500 00	30,000 00
San Francisco.....	498,387 68	1,100,000 00
San Mateo.....	3,500 00	8,000 00
Santa Clara.....	15,000 00	40,000 00
Tulare.....	1,600 00	5,000 00
State of Washington.....	40,000 00	100,000 00
Totals.....	\$753,287 68	\$1,683,000 00

#### AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
First mortgage railroad bonds.....	\$908,000 00	\$786,515 51	\$900,000 00
Shares of capital stock of corporations.....	1,457,000 00	638,848 95	850,000 00
State warrants and corporate bonds.....	128,096 40	121,583 20	140,000 00
Totals.....	\$2,493,096 40	\$1,546,947 66	\$1,890,000 00

#### STATISTICAL INFORMATION.

1. Total deposits January 1, 1892.....	\$2,180,744 92
2. Number of deposit accounts open January 1, 1892.....	1,279
3. Number of deposit accounts opened during past year.....	825
4. Number of deposit accounts closed during past year.....	391
5. Amount deposited during past year.....	\$2,549,145 04
6. Amount withdrawn during past year.....	\$1,529,875 17
7. Amount of dividends or interest to depositors during past year.....	\$77,480 08
8. Rate per cent per annum of such dividends or interest	{Term..... 5.40 per cent. Ordinary..... 4.50 per cent.
12. Amount of gross earnings during past year.....	\$125,327 50
13. Amount of net earnings during past year.....	\$104,840 55
14. Number of deposits less than \$1,000.....	910
15. Number of deposits over \$1,000 and less than \$2,000.....	136
16. Number of deposits over \$2,000 and less than \$5,000.....	134
17. Number of deposits over \$5,000.....	99
18. Average amount of each deposit account January 1, 1892.....	\$1,705 00

#### JULY STATEMENT.

Resources.	Liabilities.
Miscellaneous bonds..... \$188,500 00	Capital paid in coin..... \$300,000 00
Loans on real estate..... 1,168,477 23	Profit and loss and contingent fund..... 37,686 45
Loans on stocks and bonds..... 1,340,797 76	Due depositors..... 2,505,326 23
Money on hand..... 46,884 16	Dividends unpaid..... 630 00
Due from banks and bankers..... 93,377 49	
Furniture and fixtures..... 5,606 04	
Total resources..... \$2,843,642 68	Total liabilities..... \$2,843,642 68



The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: James G. Fair, 1,000; James Phelan, 1,065; Edward Barron, 500; James Moffitt, 500; John A. Hooper, 500; C. G. Hooker, 500; S. G. Murphy, 200; C. Cadwalader, 100; James D. Phelan, 250. Total number of shares held by the Directors is 4,615 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$37,800 00	\$130,000 00
Butte .....	70,000 00	135,000 00
Contra Costa .....	15,000 00	30,000 00
Fresno .....	56,000 00	105,000 00
Los Angeles .....	50,000 00	100,000 00
Monterey .....	180,000 00	320,000 00
Nevada .....	16,500 00	30,000 00
San Bernardino .....	7,000 00	13,000 00
San Francisco .....	696,177 23	1,500,000 00
San Mateo .....	3,000 00	8,000 00
Santa Clara .....	15,000 00	40,000 00
Tulare .....	1,600 00	5,000 00
State of Oregon .....	20,400 00	45,000 00
Totals .....	\$1,168,477 23	\$2,461,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Miscellaneous corporate bonds .....	\$200,000 00	\$188,500 00	\$188,500 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
First mortgage railroad bonds .....	\$651,000 00	\$515,000 00	\$640,000 00
Shares of capital stock of corporations .....	1,417,750 00	766,797 76	950,000 00
Miscellaneous corporate bonds .....	70,000 00	59,000 00	70,000 00
Totals .....	\$2,138,750 00	\$1,340,797 76	\$1,660,000 00

## BANK COMMISSIONERS' EXAMINATION. (September 21, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$690,815 88	Capital paid up .....	\$300,000 00
Loans on bonds and stocks .....	1,380,712 00	Contingent fund .....	9,341 08
Cash balances .....	51,982 88	Due depositors .....	1,891,866 89
Due from banks and bankers .....	91,729 54	Interest collected .....	23,573 06
Furniture and fixtures .....	6,594 79		
Expenses, taxes, etc .....	2,945 94		
Total resources .....	\$2,224,781 03	Total liabilities .....	\$2,224,781 03



PEOPLE'S HOME SAVINGS BANK—SAN FRANCISCO. (Incorp.  
May 14, 1888.)

JANUARY STATEMENT.

COLUMBUS WATERHOUSE, President.

J. E. FARNUM, Secretary.

Resources.		Liabilities.	
Real estate taken for debt .....	\$895 92	Capital paid in coin .....	\$333,333 33
Miscellaneous bonds and stocks .....	371,445 50	Reserve fund .....	25,000 00
Loans on real estate .....	848,283 56	Profit and loss and contin- gent fund .....	20,000 00
Loans on stocks, bonds, and warrants .....	85,000 00	Due depositors .....	1,742,348 45
Loans on other securities .....	1,400 00	Dividends unpaid .....	10,383 00
Money on hand .....	63,060 70	Current taxes .....	4,481 99
Due from banks and bankers .....	723,552 69		
Furniture and fixtures .....	13,710 55		
Safe deposit vaults .....	28,197 85		
Total resources .....	\$2,135,546 77	Total liabilities .....	\$2,135,546 77

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$333,333 33 $\frac{1}{2}$ . The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$33 33 $\frac{1}{2}$ .

The names of the Directors, and number of shares of stock held by each, are as follows: Columbus Waterhouse, 300; Isaac Upham, 50; Frank V. McDonald, 4,005; R. H. McDonald, Jr., 771; D. S. Dorn, 150; F. D. Stadtmuller, 100; Joseph Winterburn, 30. Total number of shares held by the Directors is 5,406 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$895 92	\$1,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$19,875 00	\$40,000 00
Contra Costa .....	14,000 00	35,800 00
Fresno .....	259,136 64	760,844 00
Kern .....	8,100 00	29,025 00
Los Angeles .....	100,104 05	328,150 00
Marin .....	4,800 00	19,000 00
Merced .....	4,000 00	11,313 00
Monterey .....	7,500 00	21,650 00
Placer .....	600 00	3,500 00
San Bernardino .....	82,500 00	252,160 00
San Diego .....	82,766 21	330,260 00
San Francisco .....	91,900 00	194,525 00
San Luis Obispo .....	28,600 00	80,450 00
Santa Clara .....	12,000 00	34,000 00
Shasta .....	12,528 31	31,800 00
Solano .....	6,500 00	19,600 00
Sonoma .....	3,100 00	8,660 00
Stanislaus .....	10,000 00	30,000 00
Tulare .....	23,200 02	69,167 00
Arizona Territory .....	43,750 00	90,550 00
State of Virginia .....	33,333 33	60,000 00
Totals .....	\$848,283 56	\$2,450,454 00

## AMOUNT INVESTED IN STOCKS, AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Southern Pacific Railroad, Cable Railroad, and Maricopa and Phoenix Railroad bonds	\$157,000 00	\$155,910 00	\$163,500 00
Union Iron Works and Riverside Water Company bonds	50,000 00	50,137 50	52,000 00
Bank stock, school district and county bonds	107,800 00	165,398 00	175,295 00
Totals	\$314,800 00	\$371,445 50	\$390,795 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Shares of capital stock of other corporations	\$92,100 00	\$34,500 00	\$69,700 00
Market Street Cable Railroad bond	1,000 00	500 00	1,000 00
Bonds and promissory notes of other corporations	60,000 00	50,000 00	60,000 00
Totals	\$153,100 00	\$85,000 00	\$130,700 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Gold bullion	\$1,400 00	\$1,450 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892	\$1,742,348 45
2. Number of deposit accounts open January 1, 1892	10,288
3. Number of deposit accounts opened during past year	9,415
4. Number of deposit accounts closed during past year	4,892
5. Amount deposited during past year	\$3,294,546 20
6. Amount withdrawn during past year	\$3,246,654 01
7. Amount of dividends or interest to depositors during past year	\$68,897 16
8. Rate per cent per annum of such dividends or interest	{ Term 5.52 and 5.40 per cent. Ordinary 4.60 and 4.50 per cent.
9. Amount of dividends to stockholders during past year	\$20,000 00
10. Rate per cent per annum of same on paid up capital	6 per cent.
11. Amount added to reserve fund during past year	\$20,000 00
12. Amount of gross earnings during past year	\$159,933 58
13. Amount of net earnings during past year	\$110,291 75
14. Number of deposits less than \$1,000	10,018
15. Number of deposits over \$1,000 and less than \$2,000	152
16. Number of deposits over \$2,000 and less than \$5,000	86
17. Number of deposits over \$5,000	32
18. Average amount of each deposit account January 1, 1892	\$161 08

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$46,114 29	Capital paid in coin .....	\$333,333 33
Miscellaneous bonds and stocks .....	316,358 00	Reserve fund .....	25,000 00
Loans on real estate .....	748,653 81	Profit and loss and contin- gent fund .....	23,344 07
Loans on stocks and bonds .....	404,303 38	Due depositors .....	1,888,905 72
Loans on personal security .....	10,779 50	Dividends unpaid .....	10,045 00
Money on hand .....	98,272 15	Other liabilities .....	11,979 27
Due from banks and bankers .....	650,215 86	Taxes not yet payable .....	5,000 00
Furniture and fixtures .....	14,715 55		
Safe deposit vaults .....	28,194 85		
Total resources .....	\$2,297,607 39	Total liabilities .....	\$2,297,607 39

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$333,333 33. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$33 33 $\frac{1}{2}$ .

The names of the Directors, and number of shares of stock held by each, are as follows: Dr. R. H. McDonald, 158; F. V. McDonald, 4,005; George D. Toy, 10; Joseph Winterburn, 30; D. S. Dorn, 150; R. D. Robins, 100; Columbus Waterhouse, 300. Total number of shares held by the Directors is 4,753 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$895 92	\$1,000 00
Shasta .....	6,434 80	8,000 00
Los Angeles .....	38,783 57	38,783 57
Totals .....	\$46,114 29	\$47,783 57

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$121,901 76	\$261,025 00
Alameda .....	25,190 25	48,100 00
Contra Costa .....	14,000 00	35,800 00
Fresno .....	238,387 77	655,650 00
Kern .....	6,500 00	23,025 00
Los Angeles .....	35,420 93	151,700 00
Marin .....	4,800 00	19,725 00
Merced .....	4,000 00	11,313 00
Monterey .....	7,500 00	18,600 00
San Bernardino .....	82,500 00	246,160 00
San Diego .....	71,382 79	305,310 00
San Luis Obispo .....	29,804 80	83,950 00
Santa Clara .....	12,000 00	34,000 00
Solano .....	6,500 00	19,600 00
Sonoma .....	3,100 00	10,860 00
Stanislaus .....	10,000 00	30,000 00
Tulare .....	23,200 02	78,167 00
Placer .....	600 00	3,500 00
Arizona Territory .....	43,750 00	90,550 00
Shasta .....	8,115 49	15,000 00
•Totals .....	\$748,653 81	\$2,142,035 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Bonds of Maricopa and Phoenix Railroad .....	\$7,000 00	\$5,910 00	\$7,000 00
Bonds of Southern Pacific Railroad .....	100,000 00	100,000 00	101,500 00
Bonds of Mud Springs School District .....	4,000 00	4,000 00	4,200 00
Bonds of Trinity County .....	8,100 00	7,695 00	8,000 00
Miscellaneous bonds and stocks .....	140,700 00	198,753 00	202,753 00
Totals .....	\$259,800 00	\$316,358 00	\$323,453 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
261 Southern Pacific and other railroad bonds..	\$301,338 45	\$248,838 45	\$298,538 45
360 shares capital stock of other banks .....	36,000 00	21,800 00	40,200 00
Bonds and stocks of solvent corporations .....	235,586 22	133,664 93	272,271 29
Totals .....	\$572,924 67	\$404,303 38	\$611,009 74

## BANK COMMISSIONERS' EXAMINATION. (December 3, 1891.)

Resources.	Liabilities.
Real estate.....\$895 92	Capital paid up.....\$333,333 33
Invested in stocks, bonds, etc. 371,445 50	Reserve fund.....25,000 00
Loans on real estate.....854,063 99	Due depositors.....1,710,309 69
Loans and discounts (collaterals).....86,400 00	Interest collected.....50,807 00
Cash balances.....63,184 04	Rents, exchange, etc.....432 93
Due from banks and bankers.....704,395 60	Dividends unpaid.....393 00
Furniture, fixtures, etc.....11,753 80	Profit and loss.....17,588 18
Expenses, taxes, etc.....18,830 31	Safe deposit rentals and sundries.....1,428 67
Safe deposit vaults.....28,197 85	
Suspense.....15 68	
Collections.....110 11	
Total resources.....\$2,139,292 80	Total liabilities.....\$2,139,292 80

## SAN FRANCISCO SAVINGS UNION. (Incorp. June 18, 1862.)

## JANUARY STATEMENT.

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Liabilities.
Bank premises.....\$101,500 00	Capital paid in coin.....\$850,000 00
Real estate taken for debt.....96,990 34	Reserve fund.....64,681 89
Miscellaneous bonds and warrants.....2,310,948 33	Profit and loss and contingent fund.....422,412 33
Loans on real estate.....19,229,271 37	Due depositors.....24,317,005 63
Loans on stocks, bonds, and warrants.....3,367,098 76	Dividends unpaid.....4,828 77
Money on hand.....246,949 94	Balance of sundry accounts in process of settlement.....25,814 63
Due from banks and bankers.....342,759 10	State, city, and county taxes—balance undischursed.....11,774 59
Furniture and fixtures.....1,000 00	
Total resources.....\$25,696,517 84	Total liabilities.....\$25,696,517 84



The amount of capital stock is \$1,000,000; amount subscribed is \$850,000; amount paid in coin is \$850,000. The total number of shares of stock issued is 3,400 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: Albert Miller, 170; George W. Beaver, 32; George C. Boardman, 24; Joseph G. Eastland, 75; James de Fremery, 120; Thomas Magee, 29; Daniel E. Martin, 80; Charles Pace, 126; E. B. Pond, 50. Total number of shares held by the Directors is 706 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda .....	\$1,246 84
Colusa and Yolo .....	24,754 60
Fresno .....	18,468 73
Napa and Solano .....	2,595 18
San Diego .....	10,547 40
San Luis Obispo .....	8,901 52
San Mateo .....	30,476 07
Total .....	\$96,990 34

The aggregate value of this real estate is believed to be about equal to the total amount at which it stands debited, to wit: \$96,990 34. It is impossible to state its value more definitely.

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$5,950,230 72
Alameda .....	1,841,479 84
Butte .....	131,607 99
Colusa .....	601,868 95
Contra Costa .....	265,891 71
Fresno .....	1,137,552 18
Kern .....	135,476 49
Lake .....	10,675 00
Los Angeles .....	475,536 77
Marin .....	669,981 99
Mendocino .....	4,136 45
Merced .....	394,512 30
Monterey .....	162,028 81
Napa .....	60,199 80
Placer .....	48,900 00
Sacramento .....	212,933 79
San Benito .....	177,060 70
San Bernardino .....	804,857 75
San Diego .....	457,995 65
San Joaquin .....	289,297 83
San Luis Obispo .....	590,523 25
San Mateo .....	92,258 42
Santa Barbara .....	380,896 55
Santa Clara .....	291,281 49
Santa Cruz .....	2,000 00
Shasta .....	61,691 02
Siskiyou .....	125,470 15
Solano .....	205,887 62
Sonoma .....	75,899 31
Stanislaus .....	993,789 03
Tehama .....	430,506 11
Tulare .....	1,828,767 30
Ventura .....	186,089 10
Yolo .....	82,697 59
Yuba .....	46,622 04
Glenn .....	2,667 67
Total .....	\$19,229,271 37

The names of the trustees holding these real estate securities are either C. Adolph Low and Alexander Campbell, Sr., or James de Fremery and Alexander Campbell, Sr., or Albert Miller and Alexander Campbell, Sr., or Henry C. Campbell and Thad. B. Kent.



## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Bonds of quasi-public and industrial corporations .....	\$2,288,930 00	\$2,308,025 00	\$2,326,595 00
Warrants of the counties of the State of California .....	4,000 00	2,923 33	4,000 00
Totals .....	\$2,292,930 00	\$2,310,948 33	\$2,530,595 00

## AMOUNT LOANED ON STOCKS, AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
State, city, and county bonds .....	\$41,500 00	\$36,000 00	\$41,500 00
Bonds and promissory notes of quasi-public and industrial corporations .....	2,487,550 00	1,715,191 50	2,471,860 00
Shares of capital stock of quasi-public and industrial corporations .....	6,344,300 00	1,615,907 26	4,005,820 00
Totals .....	\$8,873,350 00	\$3,367,098 76	\$6,519,180 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$24,317,005 63
2. Number of deposit accounts open January 1, 1892 .....	19,866
3. Number of deposit accounts opened during past year .....	6,503
4. Number of deposit accounts closed during past year .....	4,741
5. Amount deposited during past year .....	\$14,882,699 94
6. Amount withdrawn during past year .....	\$12,463,742 74
7. Amount of dividends or interest to depositors during past year .....	\$1,150,671 01
8. Rate per cent per annum of such dividends or interest	<div> <div>Term .....</div> <div>Ordinary .....</div> </div> 5.40 per cent. 4.50 per cent.
9. Amount of dividends to stockholders during past year .....	
10. Rate per cent per annum of same on paid up capital .....	6 per cent.
11. Amount added to reserve fund during past year .....	\$80,904 92
12. Amount of gross earnings during past year .....	\$1,601,733 09
13. Amount of net earnings during past year .....	\$1,282,575 93
18. Average amount of each deposit account January 1, 1892 .....	\$1,224 05

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate taken for debt .....	Reserve fund .....
Miscellaneous bonds and war-	Profit and loss and contingent
rants .....	fund .....
Loans on real estate .....	Due depositors .....
Loans on stocks and bonds .....	Dividends unpaid .....
Money on hand .....	Balance of sundry accounts in
Due from banks and bankers .....	process of settlement .....
Furniture and fixtures .....	State, city, and county taxes—
	balance undisbursed .....
Total resources .....	Total liabilities .....

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 4,000 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: Albert Miller, 200; James de Fremery, 150; George W. Beaver, 40; W. C. B. de Fremery, 71; Joseph G. Eastland, 75; Thomas Magee, 38; Daniel E. Martin, 95; Charles Pace, 150; E. B. Pond, 65. Total number of shares held by the Directors is 884 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Colusa and Yolo .....	\$19,132 18
Fresno .....	18,468 73
Napa and Solano .....	2,595 18
San Diego .....	10,547 40
San Luis Obispo .....	8,901 52
San Mateo .....	30,476 07
Total .....	\$90,121 08

The aggregate value of this real estate is believed to be about equal to the total amount at which it stands debited, to wit: \$90,121 08. It is impossible to state its value more definitely.

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$6,247,532 11
Alameda .....	1,860,465 45
Butte .....	123,743 36
Colusa .....	374,055 54
Contra Costa .....	270,982 14
Fresno .....	1,249,592 18
Kern .....	162,362 97
Lake .....	16,303 34
Los Angeles .....	475,809 10
Marin .....	688,825 42
Mendocino .....	4,209 36
Merced .....	397,609 03
Monterey .....	110,703 29
Napa .....	63,914 43
Orange .....	36,166 65
Placer .....	47,100 00
Sacramento .....	189,048 03
San Benito .....	178,061 43
San Bernardino .....	822,692 16
San Diego .....	463,819 02
San Joaquin .....	299,251 61
San Luis Obispo .....	573,792 61
San Mateo .....	51,067 50
Santa Barbara .....	500,711 52
Santa Clara .....	282,265 87
Santa Cruz .....	2,079 98
Shasta .....	61,049 47
Siskiyou .....	125,066 71
Solano .....	248,444 02
Sonoma .....	79,253 59
Stanislaus .....	996,385 65
Tehama .....	413,924 72
Tulare .....	1,853,925 19
Ventura .....	182,422 87
Yolo .....	129,622 73
Yuba .....	48,563 14
Glenn .....	353,685 12
Total .....	\$19,984,507 31

The names of the trustees holding these real estate securities are either James de Fremery and Alexander Campbell, Sr., or Albert Miller and Alexander Campbell, Sr., or Henry C. Campbell and Thaddeus B. Kent.

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Bonds of quasi-public and industrial corporations .....	\$2,459,042 00	\$2,438,224 50	\$2,453,462 00
Warrants of the counties of the State of California .....	1,600 00	1,299 33	1,600 00
Totals .....	\$2,460,642 00	\$2,439,523 83	\$2,455,062 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
State, city, and county bonds .....	\$77,500 00	\$58,050 00	\$77,500 00
Bonds and promissory notes of quasi-public and industrial corporations .....	3,580,050 00	2,696,441 50	3,531,350 00
Shares of capital stock of quasi-public and industrial corporations .....	6,299,200 00	1,586,500 87	5,766,418 50
Totals .....	\$9,956,750 00	\$4,340,992 37	\$9,375,268 50

## BANK COMMISSIONERS' EXAMINATION. (September 29, 1891.)

Resources.	Liabilities.
Bank premises .....	Capital paid up .....
Other real estate .....	Reserve and contingent fund .....
Invested in stocks, bonds, etc. ....	Due depositors .....
Loans on real estate .....	Interest collected .....
Loans on bonds and stocks .....	Rents, exchange, etc. ....
Cash balances .....	Other liabilities .....
Due from banks and bankers .....	Taxes not yet due .....
Furniture, fixtures, etc. ....	
Expenses, taxes, etc. ....	
Total resources .....	Total liabilities .....

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO. (Incorp.  
July 23, 1857.)

## JANUARY STATEMENT.

SAMUEL C. BIGELOW, President.

CYRUS W. CARMANY, Cashier.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate taken for debt .....	Reserve fund .....
Bonds and stocks .....	Profit and loss and contin-
Loans on real estate .....	gent fund .....
Loans on stocks, bonds, etc. ....	Due depositors .....
Money on hand .....	Dividends unpaid .....
Furniture and fixtures .....	Other liabilities .....
Other assets .....	
Total resources .....	Total liabilities .....

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$750,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: Samuel C. Bigelow, 500; Isaac Hyde, 700; W. A. Aldrich, 1,100; Horace Davis, 500; Arthur A. Smith, 200; A. N. Drown, 210; F. H. Woods, 300; Geo. E. Goodman, 326; E. W. Burr, 1,348. Total number of shares held by the Directors is 5,184 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$65,050 00	} \$351,325 00
Alameda .....	30,225 00	
Contra Costa .....	255,800 00	
Napa .....	250 00	
Totals .....	\$351,325 00	\$351,325 00

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$1,277,913 31	} \$7,500,000 00
Alameda .....	159,265 95	
Butte .....	59,500 00	
Contra Costa .....	55,131 43	
Fresno .....	13,009 90	
Kern .....	7,200 00	
Los Angeles .....	158,500 00	
Marin .....	20,000 00	
Mendocino .....	26,571 60	
Mariposa .....	7,000 00	
Merced .....	42,007 17	
Napa .....	28,000 00	
Orange .....	3,000 00	
San Diego .....	40,084 36	
San Joaquin .....	34,505 03	
San Mateo .....	42,456 88	
Santa Barbara .....	10,400 40	
Santa Clara .....	751 20	
Solano .....	8,500 00	
Sonoma .....	26,121 60	
Stanislaus .....	10,010 52	
Tulare .....	8,271 60	
Ventura .....	61,365 76	
Colusa .....	50,000 00	
San Bernardino .....	7,096 08	
State of Oregon .....	771,300 00	
State of Washington .....	147,000 00	
Totals .....	\$3,074,962 79	\$7,500,000 00

#### AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
City and county bonds and warrants .....	\$668,137 24	\$669,001 35	\$680,000 00
Bonds of Spring Valley Waterworks, Pacific Rolling Mills, Contra Costa Water Co., etc. ....	847,000 00	856,452 50	856,000 00
Stocks of solvent incorporated companies .....	276,000 00	210,226 00	220,000 00
Totals .....	\$1,791,137 24	\$1,735,679 85	\$1,756,000 00



## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
City and county bonds .....	\$118,900 00	\$51,900 00	\$120,000 00
Gas and water bonds and stocks.....	678,550 00	401,455 00	700,000 00
Railroad bonds and stocks.....	533,600 00	209,465 00	360,000 00
Bonds and stocks and evidences of indebtedness of various solvent industrial corporations .....	525,220 00	302,874 36	450,000 00
Totals .....	\$1,856,270 00	\$965,694 36	\$1,630,000 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Coupons payable January 1, 1892, etc.....	\$21,273 26	\$21,273 26

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$5,713,841 06
2. Number of deposit accounts open January 1, 1892 .....	4,989
3. Number of deposit accounts opened during past year .....	1,595
4. Number of deposit accounts closed during past year .....	1,007
5. Amount deposited during past year .....	\$2,883,704 10
6. Amount withdrawn during past year .....	\$1,867,290 90
7. Amount of dividends or interest to depositors during past year .....	\$240,884 21
8. Rate per cent per annum of such dividends or interest	<div> <div>Term.....</div> <div>Ordinary.....</div> </div> <div> <div>5.4 per cent.</div> <div>4.5 per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	\$55,000 00
10. Rate per cent per annum of same on paid up capital .....	7½ per cent.
11. Amount added to reserve fund during past year .....	\$30,000 00
12. Amount of gross earnings during past year .....	\$375,198 82
13. Amount of net earnings during past year .....	\$314,311 53
18. Average amount of each deposit account January 1, 1892 .....	\$1,145 28

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$234,227 12	Capital paid in coin.....	\$750,000 00
Real estate taken for debt.....	351,325 00	Reserve fund.....	135,000 00
Miscellaneous bonds and stocks.....	1,668,791 06	Profit and loss and contingent fund .....	42,167 78
Loans on real estate .....	3,423,342 50	Due depositors.....	5,958,120 70
Loans on stocks, bonds, and warrants.....	1,053,835 51	Dividends unpaid.....	13,585 00
Money on hand.....	147,068 90	Other liabilities.....	1,450 23
Furniture and fixtures.....	7,833 62		
Other assets.....	13,900 00		
Total resources.....	\$6,900,323 71	Total liabilities .....	\$6,900,323 71

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$750,000. The total number of shares of stock issued is 10,000 shares; amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Bigelow, 500; Isaac Hyde, 700; Horace Davis, 500; Arthur A. Smith, 200; A. N. Drown, 210; F. H. Woods, 300; Geo. E. Goodman, 326; E. W. Burr, 1,348; G. W. Prescott, 94. Total number of shares held by the Directors is 4,178 shares.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$65,050 00	\$351,325 00
Alameda.....	30,225 00	
Contra Costa.....	255,800 00	
Napa.....	250 00	
Totals.....	\$351,325 00	\$351,325 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$1,332,861 43	\$8,500,000 00
Alameda.....	159,470 81	
Butte.....	59,500 00	
Contra Costa.....	49,281 43	
Fresno.....	8,000 00	
Kern.....	7,000 00	
Los Angeles.....	158,500 00	
Marin.....	22,500 00	
Mendocino.....	26,500 00	
Mariposa.....	7,000 00	
Merced.....	42,000 00	
Napa.....	28,000 00	
Orange.....	3,000 00	
San Diego.....	40,000 00	
San Joaquin.....	14,500 00	
San Mateo.....	47,415 00	
Santa Barbara.....	10,300 00	
Santa Clara.....	750 00	
Solano.....	8,500 00	
Sonoma.....	26,000 00	
Stanislaus.....	8,000 00	
Tulare.....	8,400 00	
Ventura.....	59,700 00	
Colusa.....	50,000 00	
San Bernardino.....	7,363 83	
State of Oregon.....	1,031,800 00	
State of Washington.....	207,000 00	
Totals.....	\$3,423,342 50	\$8,500,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
City and county bonds and warrants.....	\$669,255 00	\$671,362 56	\$680,000 00
Bonds of Spring Valley Waterworks, Pacific Rolling Mills, Contra Costa Water Co., etc....	784,000 00	787,202 50	787,000 00
Stocks of solvent incorporated companies.....	276,000 00	210,226 00	235,000 00
Totals.....	\$1,729,255 00	\$1,668,791 06	\$1,702,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
City and county bonds .....	\$48,200 00	\$20,200 00	\$48,200 00
Gas and water bonds and stocks .....	628,750 00	357,500 65	600,000 00
Railroad bonds and stocks .....	870,100 00	322,315 00	650,000 00
Bonds, stocks, and evidences of indebtedness of various solvent industrial corporations....	590,970 00	353,819 86	500,000 00
Totals .....	\$2,138,020 00	\$1,053,835 51	\$1,798,200 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Coupons payable July 1, 1892 .....	\$13,900 00	\$13,900 00

## BANK COMMISSIONERS' EXAMINATION. (September 29, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$232,761 72	Capital paid up .....	\$750,000 00
Other real estate .....	374,998 10	Reserve fund .....	104,000 00
Invested in stocks, bonds, and warrants .....	1,709,241 63	Due depositors .....	5,386,206 37
Loans on real estate .....	2,842,568 78	Interest collected .....	51,288 53
Loans on collateral .....	970,918 10	Dividends unpaid .....	110 00
Cash balances .....	198,893 99	Profit and loss .....	47,716 57
Furniture, fixtures, etc. ....	7,312 52	Other liabilities .....	5,423 88
Expenses, taxes, etc. ....	8,050 51		
Total resources .....	\$6,344,745 35	Total liabilities .....	\$6,344,745 35

## SECURITY SAVINGS BANK—SAN FRANCISCO. (Incorp. March 2, 1871.)

## JANUARY STATEMENT.

WINFIELD S. JONES, Vice-President.

S. L. ABBOTT, JR., Secretary.

Resources.		Liabilities.	
Real estate taken for debt ....	\$14,000 00	Capital paid in coin .....	\$150,000 00
Miscellaneous bonds and stocks .....	117,048 21	Due depositors .....	2,913,256 34
Loans on real estate .....	2,322,235 70	Other liabilities .....	169,589 65
Loans on stocks, bonds, and warrants .....	672,975 15		
Money on hand .....	16,702 09		
Due from banks and bankers ..	89,706 29		
Furniture and fixtures .....	150 00		
Other assets(suspense account) ..	28 55		
Total resources .....	\$3,232,845 99	Total liabilities .....	\$3,232,845 99

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 30; William Babcock, 20; Adam Grant, 20; W. S. Jones, 57; A. K. P. Harmon, 10; H. H. Hewlett, 10; Jerome Lincoln, 90; D. O. Mills, 30; D. C. McRuer, 20. Total number of shares held by the Directors is 287 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino .....	\$14,000 00	\$14,000 00

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$132,850 00	\$287,000 00
Butte.....	31,000 00	60,000 00
Colusa.....	48,000 00	178,000 00
Contra Costa.....	11,500 00	44,000 00
Calaveras.....	11,500 00	35,000 00
Fresno.....	86,200 00	214,000 00
Glenn.....	13,000 00	61,000 00
Los Angeles.....	290,390 00	865,500 00
Marin.....	94,869 65	255,000 00
Monterey.....	49,000 00	244,000 00
Merced.....	19,500 00	52,000 00
Mendocino.....	35,800 00	111,000 00
Napa.....	46,500 00	110,000 00
Orange.....	14,500 00	53,000 00
Placer.....	5,000 00	18,000 00
Santa Clara.....	15,500 00	38,000 00
San Benito.....	38,000 00	149,000 00
San Francisco.....	747,351 05	1,824,700 00
San Joaquin.....	44,100 00	112,000 00
San Luis Obispo.....	13,000 00	35,000 00
San Mateo.....	57,750 00	175,000 00
Stanislaus.....	19,000 00	55,000 00
Solano.....	51,500 00	128,000 00
Sonoma.....	55,125 00	148,000 00
Sutter.....	16,500 00	42,000 00
Tulare.....	2,100 00	7,000 00
Yuba.....	28,200 00	80,000 00
State of Washington.....	206,000 00	450,000 00
State of Oregon.....	138,500 00	347,500 00
Totals.....	\$2,322,235 70	\$6,178,700 00

#### AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
City, county, and Territory bonds and warrants.....	\$67,548 21	\$67,548 21	\$70,743 00
Railroad stocks and bonds.....	20,000 00	14,500 00	14,650 00
Contra Costa Water Co. bonds.....	18,000 00	18,000 00	18,450 00
California Wire Works bonds.....	10,000 00	10,000 00	10,050 00
Pacific Rolling Mills bonds.....	7,000 00	7,000 00	7,053 00
Totals.....	\$122,548 21	\$117,048 21	\$120,946 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
City, county, and Territory bonds and warrants.....	\$82,500 00	\$68,190 15	\$88,700 00
Railroad stocks and bonds.....	238,200 00	69,050 00	102,415 00
Water stocks and bonds.....	216,800 00	167,805 00	212,170 00
Bank stocks.....	279,350 00	231,450 00	371,430 00
Gas stocks.....	123,500 00	55,025 00	87,035 00
Insurance stocks.....	15,300 00	13,240 00	21,830 00
Miscellaneous.....	54,000 00	20,310 00	29,315 00
Savings bank books.....	53,731 00	47,900 00	53,731 00
Totals.....	\$1,063,381 00	\$672,975 15	\$966,626 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892.....	\$2,913,256 34
2. Number of deposit accounts open January 1, 1892.....	1,669
3. Number of deposit accounts opened during past year.....	389
4. Number of deposit accounts closed during past year.....	325
5. Amount deposited during past year.....	\$1,747,690 66
6. Amount withdrawn during past year.....	\$1,408,260 23
7. Amount of dividends or interest to depositors during past year.....	\$142,058 33
8. Rate per cent per annum of such dividends or interest.....	<div> <div>Term.....</div> <div>Ordinary.....</div> </div> <div> <div>5.34 per cent.</div> <div>4.45 per cent.</div> </div>
9. Amount of dividends to stockholders during past year.....	\$13,500 00
10. Rate per cent per annum of same on paid up capital.....	9 per cent.
12. Amount of gross earnings during past year.....	\$205,032 59
13. Amount of net earnings during past year.....	\$156,544 83
14. Number of deposits less than \$1,000.....	1,155
15. Number of deposits over \$1,000 and less than \$2,000.....	189
16. Number of deposits over \$2,000 and less than \$5,000.....	183
17. Number of deposits over \$5,000.....	142
18. Average amount of each deposit account January 1, 1892.....	\$1,745 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$14,000 00	Capital paid in coin.....	\$300,000 00
Bonds and stocks.....	122,632 00	Due depositors.....	3,109,533 59
Loans on real estate.....	2,339,500 42	Other liabilities.....	50,585 79
Loans on stocks and bonds.....	828,980 00		
Loans on other securities (grain, etc.).....	17,500 00		
Money on hand.....	20,333 25		
Due from banks and bankers.....	114,779 47		
Furniture and fixtures.....	150 00		
Other assets.....	2,244 24		
Total resources.....	\$3,460,119 38	Total liabilities.....	\$3,460,119 38

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 30; William Babcock, 20; Adam Grant, 20; W. S. Jones, 57; A. K. P. Harmon, 10; H. H. Hewlett, 10; Jerome Lincoln, 90; D. O. Mills, 30; D. C. McRuer, 20. Total number of shares held by the Directors is 287 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino.....	\$14,000 00	\$14,000 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$119,000 00	\$257,000 00
Butte.....	31,000 00	60,000 00
Colusa.....	50,666 45	185,000 00
Calaveras.....	3,500 00	11,000 00
Fresno.....	77,400 00	190,000 00
Glenn.....	23,000 00	70,000 00
Los Angeles.....	283,900 00	829,600 00
Marin.....	103,108 47	260,000 00
Monterey.....	49,000 00	244,000 00
Merced.....	19,500 00	52,000 00
Mendocino.....	35,300 00	111,000 00
Napa.....	45,500 00	110,000 00
Orange.....	12,000 00	45,000 00
Placer.....	5,000 00	18,000 00
San Luis Obispo.....	13,000 00	35,000 00
Santa Clara.....	15,000 00	38,000 00
San Mateo.....	57,750 00	175,000 00
Solano.....	51,500 00	128,000 00
Stanislaus.....	19,000 00	55,000 00
San Francisco.....	825,350 50	1,873,000 00
San Joaquin.....	44,100 00	112,000 00
San Benito.....	38,000 00	149,000 00
Sonoma.....	55,125 00	148,000 00
Sutter.....	16,500 00	42,000 00
Tulare.....	2,100 00	7,000 00
Yuba.....	28,200 00	80,000 00
State of Oregon.....	143,500 00	375,000 00
State of Washington.....	172,500 00	465,000 00
Totals.....	\$2,339,500 42	\$6,124,600 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
City, county, and Territory bonds and warrants.....	\$73,746 30	\$73,132 00	\$76,021 00
Railroad stocks and bonds.....	30,000 00	14,500 00	14,600 00
Water bonds.....	18,000 00	18,000 00	18,450 00
California Wire Works bonds.....	10,000 00	10,000 00	10,000 00
Pacific Rolling Mills bonds.....	7,000 00	7,000 00	7,000 00
Totals.....	\$138,746 30	\$122,632 00	\$126,071 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
City, county, and Territory bonds.....	\$132,000 00	\$117,000 00	\$145,000 00
Bank stocks.....	246,350 00	213,950 00	326,160 00
Water stocks and bonds.....	310,000 00	225,480 00	299,570 00
Gas stocks.....	83,500 00	20,600 00	61,300 00
Savings bank books.....	30,603 00	28,550 00	30,603 00
Insurance stocks.....	45,300 00	23,500 00	38,255 00
Railroad stocks and bonds.....	276,600 00	66,950 00	118,080 00
Miscellaneous stocks and bonds.....	401,700 00	132,950 00	261,825 00
Totals.....	\$1,526,053 00	\$828,980 00	\$1,280,793 00



## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat .....	\$17,500 00	\$22,250 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Suspense accounts in process of settlement .....	\$2,244 24

## BANK COMMISSIONERS' EXAMINATION. (August 27, 1891.)

Resources.		Liabilities.	
Real estate .....	\$14,000 00	Capital paid up .....	\$150,000 00
Invested in stocks, bonds, and warrants .....	117,048 21	Reserve fund (contingent dividend) .....	151,559 38
Loans on real estate .....	2,217,071 84	Due depositors .....	2,840,438 19
Loans on bonds and stocks .....	730,550 15	Interest collected .....	31,915 60
Cash balances .....	15,627 22	Other liabilities .....	17,442 74
Due from banks and bankers .....	94,458 40		
Furniture, fixtures, etc. ....	150 00		
Expenses, taxes, salary, etc. ....	2,450 09		
Total resources .....	\$3,191,355 91	Total liabilities .....	\$3,191,355 91

## ALAMEDA SAVINGS BANK. (Incorp. February 1, 1890.)

## JANUARY STATEMENT.

H. SEVENING, President.

J. E. BAKER, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$298,455 25	Capital paid in coin .....	\$40,000 00
Money on hand .....	7,360 58	Reserve fund .....	908 44
Due from Bank of Alameda .....	1,863 36	Profit and loss and contingent fund .....	9,350 32
Furniture and fixtures .....	228 00	Due depositors .....	257,244 45
		Dividends unpaid .....	404 00
Total resources .....	\$307,907 19	Total liabilities .....	\$307,907 19

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevening, 20; Dell Linderman, 25; R. R. Thompson, 100; Jos. Knowland, 100; D. L. Randolph, 100; Columbus Bartlett, 25; A. Schroeder, 10. Total number of shares held by the Directors is 380 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$298,455 25	\$600,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$263,909 31
2. Number of deposit accounts open January 1, 1892 .....	743
3. Number of deposit accounts opened during past year .....	528
4. Number of deposit accounts closed during past year .....	209
5. Amount deposited during past year .....	\$288,318 97
6. Amount withdrawn during past year .....	\$138,379 58
7. Amount of dividends or interest to depositors during past year .....	\$7,829 18
8. Rate per cent per annum of such dividends or interest .....	5½ per cent.
9. Amount of dividends to stockholders during past year .....	\$2,100 00
10. Rate per cent per annum of same on paid up capital .....	6 per cent.
11. Amount added to reserve and contingent funds during past year .....	\$2,968 48
12. Amount of gross earnings during past year .....	\$18,095 29
13. Amount of net earnings during past year .....	\$5,068 48
14. Number of deposits less than \$1,000 .....	685
15. Number of deposits over \$1,000 and less than \$2,000 .....	44
16. Number of deposits over \$2,000 and less than \$5,000 .....	10
17. Number of deposits over \$5,000 .....	4
18. Average amount of each deposit account January 1, 1892 .....	\$355 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$362,240 96	Capital paid in coin .....	\$40,000 00
Money on hand .....	6,492 57	Reserve fund .....	1,927 84
Due from Bank of Alameda ..	6,103 26	Profit and loss and contin-	
Furniture and fixtures .....	228 00	gent fund .....	5,847 42
		Due depositors .....	325,577 53
		Dividends unpaid .....	1,712 00
Total resources .....	\$375,064 79	Total liabilities .....	\$375,064 79

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevensing, 20; D. Linderman, 25; R. R. Thompson, 100; Jos. Knowland, 100; D. L. Randolph, 100; C. Bartlett, 25; A. Schroeder, 10. Total number of shares held by the Directors is 380 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$362,240 96	\$700,000 00

## BANK COMMISSIONERS' EXAMINATION. (January 12, 1892.)

Resources.		Liabilities.	
Loans on real estate .....	\$294,103 42	Capital paid up .....	\$40,000 00
Cash balances .....	258 05	Reserve fund .....	908 44
Due from banks and bankers ..	12,590 03	Due depositors .....	261,774 79
Furniture, fixtures, etc. ....	228 00	Interest collected .....	1,039 02
Expenses, taxes, etc. ....	42 25	Dividends unpaid .....	816 50
		Profit and loss .....	2,683 00
Total resources .....	\$307,221 75	Total liabilities .....	\$307,221 75

## PRODUCERS SAVINGS BANK—BAKERSFIELD. (Incorp. March 17, 1892; commenced business June 1, 1892.)

## JULY STATEMENT.

S. W. FERGUSON, President.

FRANK A. STEWART, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$800 00	Capital paid in coin .....	\$7,400 00
Money on hand .....	2,851 83	Due depositors .....	4,958 47
Due from banks and bankers ..	5,231 49	Other liabilities .....	104 00
Furniture and fixtures .....	2,857 06		
Expenses .....	722 09		
Total resources .....	\$12,462 47	Total liabilities .....	\$12,462 47

The amount of capital stock is \$100,000; amount subscribed is \$74,000; amount paid in coin is \$7,400. The total number of shares of stock issued is 740 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 100; E. E. Elliott, 10; H. A. Jastro, 25; H. A. Blodget, 100; S. W. Ferguson, 125; W. S. Tevis, 50; Frank A. Stewart, 100. Total number of shares held by the Directors is 510 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$800 00	\$2,500 00

## BERKELEY BANK OF SAVINGS. (Incorp. February 9, 1892.)

## JULY STATEMENT.

F. K. SHATTUCK, President.

A. W. NAYLOR, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$10,700 00	Capital paid in coin .....	\$8,900 00
Money on hand .....	647 33	Profit and loss and contin-	
Furniture and fixtures .....	458 40	gent fund .....	140 00
Expenses .....	406 33	Due depositors .....	1,264 58
		Due banks and bankers .....	1,907 48
Total resources .....	\$12,212 06	Total liabilities ..	\$12,212 06

The amount of capital stock is \$50,000; amount subscribed is \$44,500; amount paid in coin is \$8,900. The total number of shares of stock issued is 445 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: F. K. Shattuck, 50; W. E. Sell, 15; J. R. Little, 20; Thos. Hann, 25; C. K. Clark, 15; J. K. Stewart, 15; A. W. Naylor, 10. Total number of shares held by the Directors is 150 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$10,700 00	\$28,020 00

## HOME SAVINGS BANK—EUREKA. (Incorp. October 21, 1889.)

## JANUARY STATEMENT.

I. CULLBERG, President.

ED. EVERDING, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$205,066 00	Capital paid in coin .....	\$50,000 00
Money on hand .....	24,105 28	Reserve fund .....	65 73
Due from Humboldt Co. Bank	26,000 00	Profit and loss and contin-	
Furniture and fixtures .....	1,149 80	gent fund .....	1,953 15
Taxes .....	69 00	Due depositors .....	204,371 20
Total resources .....	\$256,390 08	Total liabilities .....	\$256,390 08

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: I. Cullberg, 50; J. W. Henderson, 100; N. Bullock, 20; I. A. Russ, 50; Frank Ellery, 20. Total number of shares held by the Directors is 240 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$205,066 00	\$360,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$204,371 20
2. Number of deposit accounts open January 1, 1892 .....	641
3. Number of deposit accounts opened during past year .....	369
4. Number of deposit accounts closed during past year .....	142
5. Amount deposited during past year .....	\$191,043 33
6. Amount withdrawn during past year .....	\$100,194 98
7. Amount of dividends or interest to depositors during past year .....	\$5,728 42
8. Rate per cent per annum of such dividends or interest—Ordinary .....	4.50 per cent.
12. Amount of gross earnings during past year .....	\$14,984 63
13. Amount of net earnings during past year .....	\$1,953 15
14. Number of deposits less than \$1,000 .....	591
15. Number of deposits over \$1,000 and less than \$2,000 .....	38
16. Number of deposits over \$2,000 and less than \$5,000 .....	9
17. Number of deposits over \$5,000 .....	3
18. Average amount of each deposit account January 1, 1892 .....	\$318 83

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$216,951 00	Capital paid in coin .....	\$50,000 00
Money on hand .....	20,977 85	Reserve fund .....	65 73
Due from banks and bankers .....	59,000 00	Profit and loss and contingent	
Furniture and fixtures .....	1,149 80	fund .....	3,141 70
Taxes .....	230 63	Due depositors .....	245,101 85
Total resources .....	\$298,309 28	Total liabilities .....	\$298,309 28

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: I. Cullberg, 50; J. W. Henderson, 100; N. Bullock, 20; I. A. Russ, 50; Frank Ellery, 20. Total number of shares held by the Directors is 240 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$216,951 00	\$380,000 00

## BANK COMMISSIONERS' EXAMINATION. (November 21, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$207,644 50	Capital paid up .....	\$50,000 00
Cash balances .....	13,975 19	Reserve fund .....	65 73
Due from banks and bankers .....	8,000 00	Due depositors .....	176,931 07
Furniture, fixtures, etc. ....	1,149 80	Interest collected .....	6,157 15
Expenses, taxes, etc. ....	2,738 10	Profit and loss .....	353 64
Total resources .....	\$233,507 59	Total liabilities .....	\$233,507 59



## SAVINGS BANK OF HUMBOLDT COUNTY—EUREKA.

(Incorp. October 4, 1889.)

## JANUARY STATEMENT.

WILLIAM CARSON, President. J. K. DOLLISON, Vice-President. C. P. SOULÉ, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$213,332 50	Capital paid in coin .....	\$50,000 00
Money on hand .....	4,359 38	Reserve fund .....	67 65
Due from Bank of Eureka .....	25,000 00	Profit and loss and contin-	
		gent fund .....	2,344 12
		Due depositors .....	190,280 11
Total resources .....	\$242,691 88	Total liabilities .....	\$242,691 88

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 50; J. K. Dollison, 100; Allen A. Curtis, 50; Alex. Cormick, 50; Robert Porter, 50; A. Berding, 20; C. P. Soulé, 40. Total number of shares held by the Directors is 360 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$213,332 50	\$501,300 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$190,280 11
2. Number of deposit accounts open January 1, 1892 .....	659
3. Number of deposit accounts opened during past year .....	486
4. Number of deposit accounts closed during past year .....	235
5. Amount deposited during past year .....	\$230,108 69
6. Amount withdrawn during past year .....	\$107,060 30
7. Amount of dividends or interest to depositors during past year .....	\$5,337 50
8. Rate per cent per annum of such dividends or interest—Ordinary .....	4.50 per cent.
12. Amount of gross earnings during past year .....	\$12,715 47
13. Amount of net earnings during past year .....	\$7,441 62
14. Number of deposits less than \$1,000 .....	624
15. Number of deposits over \$1,000 and less than \$2,000 .....	27
16. Number of deposits over \$2,000 and less than \$5,000 .....	6
17. Number of deposits over \$5,000 .....	2
18. Average amount of each deposit account January 1, 1892 .....	\$288 72

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$262,639 50	Capital paid in coin .....	\$50,000 00
Money on hand .....	13,011 83	Reserve fund .....	267 01
Due from Bank of Eureka .....	20,000 00	Profit and loss and contingent	
		fund .....	3,804 17
		Due depositors .....	241,580 15
Total resources .....	\$295,651 33	Total liabilities .....	\$295,651 33

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 50; J. K. Dollison, 100; Allen A. Curtis, 85; Alex. Cormick, 50; Robert Porter, 50; A. Berding, 20; C. P. Soule, 95. Total number of shares held by the Directors is 450 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$262,639 50	\$601,700 00

## BANK COMMISSIONERS' EXAMINATION. (November 23, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$190,707 50	Capital paid up .....	\$50,000 00
Cash balances .....	9,010 58	Reserve fund .....	67 65
Due from banks and bankers ..	35,000 00	Due depositors .....	176,956 97
Expenses, taxes, etc. ....	1,503 98	Interest collected .....	9,057 17
		Profit and loss .....	140 27
Total resources .....	\$236,222 06	Total liabilities .....	\$236,222 06

## FRESNO LOAN AND SAVINGS BANK. (Incorp. January 24, 1884.)

## JANUARY STATEMENT.

J. G. JAMES, President.

W. H. McKENZIE, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$122,843 47	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	6,302 61	Reserve fund .....	10,000 00
County warrants .....	2,485 21	Due depositors .....	504,718 01
Loans on real estate .....	547,744 60	Due banks and bankers .....	4,609 97
Money on hand .....	71,542 15	Interest .....	17,740 33
Due from banks and bankers ..	55,635 12	Certified checks .....	50 00
Furniture and fixtures .....	2,973 64		
Expenses .....	13,810 16		
Taxes .....	11,017 79		
Insurance .....	2,602 91		
Collections .....	160 65		
Total resources .....	\$837,118 31	Total liabilities .....	\$837,118 31

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. R. White, 12; T. J. Duncan, 33; J. W. Ferguson, 20; C. G. Sayle, 10; Horace Hawes, 47; A. M. Clark, 50; J. G. James, 1,386. Total number of shares held by the Directors is 1,558 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$6,302 61	\$10,725 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$547,744 60	\$1,500,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Amount Invested.	Market Value.
Fresno County warrants .....	\$2,485 21	\$2,485 21

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$476,847 71
2. Number of deposit accounts open January 1, 1892 .....	1,084
3. Number of deposit accounts opened during past year .....	912
4. Number of deposit accounts closed during past year .....	942
5. Amount deposited during past year .....	\$3,586,462 18
6. Amount withdrawn during past year .....	\$3,688,206 02
7. Amount of dividends or interest to depositors during past year .....	\$6,456 46
8. Rate per cent per annum of such dividends or interest	<div> <div>Term .....</div> <div>Ordinary .....</div> </div> <div> <div>6 per cent.</div> <div>6 per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	\$28,500 00
10. Rate per cent per annum of same on paid up capital .....	9½ per cent.
12. Amount of gross earnings during past year .....	\$58,025 50
13. Amount of net earnings during past year .....	\$52,286 62
14. Number of deposits less than \$1,000 .....	997
15. Number of deposits over \$1,000 and less than \$2,000 .....	43
16. Number of deposits over \$2,000 and less than \$5,000 .....	28
17. Number of deposits over \$5,000 .....	16
18. Average amount of each deposit account January 1, 1892 .....	\$439 89

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$122,828 47	Capital paid in coin .....	\$300,000 00
Real estate taken for debt .....	9,493 85	Reserve fund .....	10,000 00
County warrants .....	2,791 08	Profit and loss and contin-	
Loans on real estate .....	523,003 86	gent fund (undivided prof-	
Loans on personal security,		its) .....	12,983 40
and overdrafts .....	40,756 44	Due depositors .....	488,948 39
Money on hand .....	47,415 12	Due banks and bankers .....	27,147 27
Due from banks and bankers .....	70,000 09		
Furniture and fixtures .....	2,973 64		
Expenses .....	9,652 73		
Taxes .....	6,719 22		
Insurance .....	3,022 56		
Collections .....	422 00		
Total resources .....	\$839,079 06	Total liabilities .....	\$839,079 06

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. G. James, 1,376; T. J. Duncan, 43; J. R. White, 12; W. H. McKenzie, 37; Horace Hawes, 22. Total number of shares held by the Directors is 1,490 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$9,493 85	\$12,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$523,003 86	\$1,500,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Amount Invested.	Market Value.
County scrip (discounted) .....	\$2,791 08	\$2,791 08

## BANK COMMISSIONERS' EXAMINATION. (May 21, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$122,828 47	Capital paid up .....	\$300,000 00
Real estate .....	33,290 00	Reserve fund .....	10,000 00
Invested in stocks, bonds, and warrants .....	1,842 36	Due depositors .....	458,183 87
Loans on real estate and loans and discounts .....	537,556 33	Due banks and bankers .....	12,036 12
Cash balances .....	36,643 90	Interest collected .....	14,494 25
Due from banks and bankers ..	33,923 67	Rents, exchange, etc. ....	3,881 06
Furniture, fixtures, etc. ....	2,973 64		
Expenses .....	18,327 86		
Taxes .....	8,266 76		
Insurance .....	2,942 31		
Total resources .....	\$798,595 30	Total liabilities .....	\$798,595 30



## PEOPLE'S SAVINGS BANK OF FRESNO. (Incorp. Dec. 10, 1890.)

## JANUARY STATEMENT.

CHESTER ROWELL, President.

A. V. LESENBY, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$78,969 60	Capital paid in coin .....	\$20,000 00
Money on hand .....	1,381 54	Due depositors .....	65,482 40
Due from banks and bankers ..	2,731 20	Interest .....	2,141 10
Furniture and fixtures .....	1,047 71		
Expenses .....	3,208 70		
Taxes .....	284 75		
Total resources .....	\$87,623 50	Total liabilities .....	\$87,623 50

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Chester Rowell, 50; F. K. Prescott, 50; Robert Smith, 50; W. D. Bowen, 25; O. J. Woodward, 100. Total number of shares held by the Directors is 275 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$65,482 40	\$196,447 20

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$65,482 40	
2. Number of deposit accounts open January 1, 1892 .....	401	
3. Number of deposit accounts opened during past year .....	694	
4. Number of deposit accounts closed during past year .....	293	
5. Amount deposited during past year .....	\$164,741 26	
6. Amount withdrawn during past year .....	\$99,258 86	
7. Amount of dividends or interest to depositors during past year .....	\$1,863 27	
8. Rate per cent per annum of such dividends or interest {Term .....	6 per cent.	
	{Ordinary .....	4½ per cent.
12. Amount of gross earnings during past year .....	\$4,761 63	
13. Amount of net earnings during past year .....	\$328 51	
14. Number of deposits less than \$1,000 .....	675	
15. Number of deposits over \$1,000 and less than \$2,000 .....	12	
16. Number of deposits over \$2,000 and less than \$5,000 .....	7	
18. Average amount of each deposit account January 1, 1892 .....	\$163 29	

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$103,677 94	Capital paid in coin .....	\$20,000 00
Money on hand .....	7,604 87	Due depositors .....	96,954 26
Due from banks and bankers ..	4,217 92	Other liabilities (interest col- lected) .....	5,307 85
Furniture and fixtures .....	1,162 26		
Expenses .....	5,335 42		
Taxes .....	263 70		
Total resources .....	\$122,262 11	Total liabilities .....	\$122,262 11



The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Chester Rowell, 50; F. K. Prescott, 50; O. J. Woodward, 100; W. D. Bowen, 25; Harry Sherwood, 10. Total number of shares held by the Directors is 235 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$103,677 94	\$311,031 00

## BANK COMMISSIONERS' EXAMINATION. (May 24, 1892.)

Resources.		Liabilities.	
Loans on real estate .....	\$103,753 44	Capital paid up.....	\$20,000 00
Cash balances.....	5,270 24	Due depositors.....	96,788 86
Due from banks and bankers.....	5,662 19	Interest collected .....	4,132 85
Furniture, fixtures, etc.....	1,147 86		
Expenses, taxes, etc.....	5,087 98		
Total resources.....	\$120,921 71	Total liabilities .....	\$120,921 71

## HANFORD SAVINGS BANK. (Incorp. October 8, 1891.)

## JANUARY STATEMENT.

C. RAILSBACK, President.

B. A. FASSETT, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$5,200 00	Capital paid in coin.....	\$4,650 00
Money on hand.....	1,548 01	Due depositors.....	2,197 36
Expenses .....	99 35		
Total resources.....	\$6,847 36	Total liabilities .....	\$6,847 36

The amount of capital stock is \$50,000; amount subscribed is \$46,500; amount paid in coin is \$4,650. The total number of shares of stock issued 465 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Railsback, 50; W. W. Parlin, 50; W. J. Newport, 50; J. H. Dopkins, 50; H. Nathan, 50; J. B. Newport, 50; B. A. Bateman, 25. Total number of shares held by the Directors is 325 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$5,200 00	\$17,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$2,197 36
2. Number of deposit accounts open January 1, 1892 .....	42
3. Number of deposit accounts opened during past year .....	47
4. Number of deposit accounts closed during past year .....	5
5. Amount deposited during past year .....	\$2,389 51
6. Amount withdrawn during past year .....	\$192 15
14. Number of deposits less than \$1,000 .....	42
18. Average amount of each deposit account January 1, 1892 .....	\$52 32

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$11,300 00	Capital paid in coin .....	\$5,000 00
Money on hand .....	412 67	Due depositors .....	8,130 44
Due from Farmers and Merchants Bank of Hanford .....	1,170 00		
Expenses .....	208 55		
Other assets .....	39 22		
Total resources .....	\$13,130 44	Total liabilities .....	\$13,130 44

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Railsback, 50; W. W. Parlin, 50; W. J. Newport, 50; J. B. Newport, 50; J. H. Hopkins, 50; H. Nathan, 50; B. A. Bateman, 25. Total number of shares held by the Directors is 325 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$11,300 00	\$27,050 00

## BANK COMMISSIONERS' EXAMINATION. (May 16, 1892.)

Resources.		Liabilities.	
Loans on real estate .....	\$10,600 00	Capital paid up .....	\$5,000 00
Cash balances .....	153 21	Due depositors .....	7,498 48
Due from banks and bankers .....	1,500 00		
Expenses, taxes, etc. ....	206 05		
Other assets .....	39 22		
Total resources .....	\$12,498 48	Total liabilities .....	\$12,498 48

## HOLLISTER SAVINGS BANK. (Incorp. February 11, 1892.)

## JULY STATEMENT.

A. P. BOYD, President.

A. TOWN, Secretary.

Resources.		Liabilities.	
Loans on real estate .....	\$5,900 00	Capital paid in coin .....	\$5,000 00
Money on hand .....	1,032 50	Due depositors .....	9,099 90
Due from Farmers and Merchants Bank of Hollister .....	7,040 38		
Expenses .....	127 02		
Total resources .....	\$14,099 90	Total liabilities .....	\$14,099 90

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Boyd, 30; William Palmtag, 50; A. Sally, 40; J. Goldfish, 25; E. A. Crepin, 25; Charles J. Cox, 40; C. H. Wagner, 40; E. B. Montgomery, 25; William S. Haydon, 25. Total number of shares held by the Directors is 300 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito .....	\$5,900 00	\$11,000 00

SAVINGS AND LOAN BANK OF SAN BENITO COUNTY—  
HOLLISTER. (Incorp. January 28, 1892.)

## JULY STATEMENT.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$114,823 85	Capital paid in coin .....	\$50,000 00
Due from Bank of Hollister .....	12,868 98	Due depositors .....	81,459 18
Expenses .....	284 05		
Other assets .....	3,482 30		
Total resources .....	\$131,459 18	Total liabilities .....	\$311,459 18

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 337; N. G. Briggs, 176; Thos. Flint, 110; L. A. Whitehurst, 324½; Uriah Wood, 323½. Total number of shares held by the Directors is 1,271 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito .....	\$114,823 85	\$172,235 00

GERMAN-AMERICAN SAVINGS BANK—LOS ANGELES.  
(Incorp. August 15, 1890.)

JANUARY STATEMENT.

E. N. McDONALD, President.

MOSES N. AVERY, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$356,009 68	Capital paid in coin .....	\$100,000 00
Loans on stocks .....	3,900 00	Reserve fund .....	5,000 00
Loans on other securities (grain, etc.) .....	6,591 00	Profit and loss and contingent fund .....	88 67
Loans on personal security, and overdrafts .....	250 00	Due depositors .....	293,123 64
Money on hand .....	6,348 55	Dividends unpaid .....	4,000 00
Due from banks and bankers ..	27,313 27		
Furniture and fixtures .....	1,799 81		
Total resources .....	\$402,212 31	Total liabilities .....	\$402,212 31

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. N. McDonald, 155; Conrad Hafen, 42; C. N. Flint, 25; L. Lichtenberger, 5; W. M. Sheldon, 10; S. W. Luitwieler, 5; Joseph Kurtz, 5; E. A. Preuss, 5; E. Eyraud, 5; Victor Ponet, 10; Moses N. Avery, 168. Total number of shares held by the Directors is 435 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$337,982 38	\$675,000 00
San Diego .....	3,000 00	9,000 00
San Bernardino .....	13,427 30	28,000 00
Tulare .....	1,600 00	3,500 00
Totals .....	\$356,009 68	\$715,500 00

AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
German-American Savings Bank stock .....	\$4,000 00	\$3,400 00	\$4,020 00
California Loan and Trust Co. stock .....	500 00	500 00	500 00
Totals .....	\$4,500 00	\$3,900 00	\$4,520 00

AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Notes secured by personal property .....	\$5,591 00	\$14,000 00
Life insurance policy .....	1,000 00	3,200 00
Totals .....	\$6,591 00	\$17,200 00



## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892.....	\$293,123 64
2. Number of deposit accounts open January 1, 1892.....	983
3. Number of deposit accounts opened during past year.....	1,153
4. Number of deposit accounts closed during past year.....	360
5. Amount deposited during past year.....	\$697,951 76
6. Amount withdrawn during past year.....	\$485,869 78
7. Amount of dividends or interest to depositors during past year.....	\$5,082 60
8. Rate per cent per annum of such dividends or interest.....	5 per cent.
9. Amount of dividends to stockholders during past year.....	3.6 per cent.
10. Rate per cent per annum of same on paid up capital.....	\$4,000 00
11. Amount added to reserve fund during past year.....	4 per cent.
12. Amount of gross earnings during past year.....	\$5,000 00
13. Amount of net earnings during past year.....	\$21,202 92
14. Number of deposits less than \$1,000.....	\$9,000 00
15. Number of deposits over \$1,000 and less than \$2,000.....	864
16. Number of deposits over \$2,000 and less than \$5,000.....	48
17. Number of deposits over \$5,000.....	16
18. Average amount of each deposit account January 1, 1892.....	2
	\$301 54

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$8,420 00	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	440,151 33	Reserve fund.....	10,000 00
Loans on stocks.....	4,375 00	Profit and loss and contingent fund.....	147 14
Loans on other securities (grain, etc.).....	1,000 00	Due depositors.....	397,037 99
Money on hand.....	5,364 64	Dividends unpaid.....	4,176 00
Due from banks and bankers..	50,250 35		
Furniture and fixtures.....	1,799 81		
Total resources.....	\$511,361 13	Total liabilities.....	\$511,361 13

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. N. McDonald, 155; Conrad Hafen, 42; Charles N. Flint, 29; E. A. Preuss, 5; W. M. Sheldon, 10; S. W. Luitwieler, 5; Dr. Joseph Kurtz, 5; Victor Ponet, 10; H. W. Stoll, 5; E. Eyraud, 5; M. N. Avery, 166. Total number of shares held by the Directors is 437 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Los Angeles.....	\$417,126 33
San Bernardino.....	23,800 00
San Diego.....	3,000 00
Tulare.....	1,600 00
Totals.....	\$445,526 33

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
San Bernardino and Riverside school district bonds.....	\$8,000 00	\$8,420 00	\$8,420 00



## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
German-American Savings Bank stock .....	\$4,800 00	\$3,900 00	\$5,280 00
California Loan and Trust Co. stock .....	500 00	475 00	500 00
Totals .....	\$5,300 00	\$4,375 00	\$5,780 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
New York life insurance policy .....	\$1,000 00	\$4,500 00

## BANK COMMISSIONERS' EXAMINATION. (February 11, 1892.)

Resources.		Liabilities.	
Loans on real estate .....	\$376,878 10	Capital paid up .....	\$100,000 00
Cash balances .....	3,766 92	Reserve fund .....	5,000 00
Due from banks and bankers ..	49,782 27	Due depositors .....	323,996 81
Furniture, fixtures, etc. ....	1,799 81	Interest collected .....	3,794 04
Expenses, taxes, etc. ....	851 75	Dividends unpaid .....	288 00
Total resources .....	\$433,078 85	Total liabilities .....	\$433,078 85

## LOS ANGELES SAVINGS BANK. (Incorp. April 8, 1884.)

## JANUARY STATEMENT.

J. E. PLATER, Vice-President.

W. M. CASWELL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$3,427 85	Capital paid in coin.....	\$25,000 00
Miscellaneous bonds.....	76,250 00	Profit and loss and contin- gent fund .....	21,117 82
Loans on real estate .....	783,961 06	Due depositors.....	899,662 36
Money on hand.....	7,739 25		
Checks and other cash items..	1,543 11		
Due from banks and bankers..	68,915 94		
Furniture and fixtures.....	3,582 27		
Other assets.....	360 70		
Total resources .....	\$945,780 18	Total liabilities .....	\$945,780 18

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: I. W. Hellman, 451; J. E. Plater, 200; R. S. Baker, 50; L. C. Goodwin, 50; J. B. Lankershim, 49. Total number of shares held by the Directors is 800 shares.

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County Situated In.	Cost on Books.	Market Value.
Los Angeles -----	\$3,427 85	\$4,000 00

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$2,000 00	\$2,250,000 00
Tulare.....	25,000 00	
Los Angeles.....	661,961 06	
San Bernardino.....	34,000 00	
San Francisco.....	31,000 00	
Arizona.....	30,000 00	
Totals.....	\$783,961 06	\$2,250,000 00

Description or Class.	Par Value.	Amount Invested.
Ranchito School District bonds.....	\$750 00	\$750 00
San Pasqual School District bonds .....	1,000 00	1,000 00
Elbow School District bonds .....	1,500 00	1,521 75
Long Beach School District bonds.....	3,000 00	3,090 00
Los Angeles County bonds .....	16,500 00	17,160 00
Los Angeles City bonds .....	30,000 00	30,000 00
Central School District bonds.....	10,000 00	10,189 00
Templeton School District bonds .....	6,000 00	6,110 45
Arroyo Grande School District bonds.....	7,500 00	7,694 75
Totals .....	\$76,250 00	\$77,515 95

1. Total deposits January 1, 1892	\$899,662 36
2. Number of deposit accounts open January 1, 1892	1,375
3. Number of deposit accounts opened during past year	930
4. Number of deposit accounts closed during past year	632
5. Amount deposited during past year	\$758,268 92
6. Amount withdrawn during past year	\$478,875 90
7. Amount of dividends or interest to depositors during past year	\$34,660 16
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> <div>5 per cent.</div> <div>3 per cent.</div> </div>
9. Amount of dividends to stockholders during past year	\$4,000 00
10. Rate per cent per annum of same on paid up capital	16 per cent.
12. Amount of gross earnings during past year	\$53,608 53
13. Amount of net earnings during past year	4,625 75
14. Number of deposits less than \$1,000	1,145
15. Number of deposits over \$1,000 and less than \$2,000	127
16. Number of deposits over \$2,000 and less than \$5,000	80
17. Number of deposits over \$5,000	23
18. Average amount of each deposit account January 1, 1892	\$654 23

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$8,137 77	Capital paid in coin .....	\$25,000 00
United States bonds .....	57,950 00	Profit and loss and contin-	
Miscellaneous bonds and		gent fund .....	25,859 21
stocks .....	150,560 95	Due depositors .....	1,031,675 06
Loans on real estate .....	692,347 71		
Loans on stocks and bonds ...	95,000 00		
Money on hand .....	2,040 75		
Due from banks and bankers..	72,914 82		
Furniture and fixtures .....	3,582 27		
Total resources .....	\$1,082,534 27	Total liabilities .....	\$1,082,534 27

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaiah W. Hellman, 400; Herman W. Hellman, 101; John E. Plater, 200; R. S. Baker, 50; J. B. Lankershim, 49. Total number of shares held by the Directors is 800 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Los Angeles.....	\$8,137 77

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Los Angeles.....	\$662,447 71
Orange.....	2,900 00
San Bernardino .....	2,000 00
Tulare .....	25,000 00
Totals.....	\$692,347 71

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.
U. S. consol 4 per cent registered bonds .....	\$50,000 00	\$57,950 00
City and county bonds and stock of semi-quasi public corporations of the State of California .....	151,000 00	150,560 95
Totals .....	\$201,000 00	\$208,510 95

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.	Market Value.
Bonds of Southern Pacific Co. and Omnibus Cable Co., San Francisco, and stock certificates, etc. ....	\$95,000 00	\$150,000 00

## BANK COMMISSIONERS' EXAMINATION. (January 23, 1892.)

Resources.		Liabilities.	
Real estate.....	\$7,336 34	Capital paid up.....	\$25,000 00
Invested in bonds.....	143,500 00	Due depositors.....	906,806 45
Loans on real estate.....	728,395 00	Interest collected.....	7,335 75
Cash balances.....	8,582 35	Rents, exchange, etc.....	24 00
Due from banks and bankers.....	64,611 47	Profit and loss.....	19,617 82
Furniture, fixtures, etc.....	3,582 27	Other liabilities.....	244 05
Expenses, taxes, etc.....	3,020 64		
Total resources .....	\$959,028 07	Total liabilities .....	\$959,028 07

MAIN STREET SAVINGS BANK AND TRUST COMPANY—  
LOS ANGELES. (Incorp. October 23, 1889.)

## JANUARY STATEMENT.

J. B. LANKERSHIM, President.

FRANK W. DEVAN, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$32,332 50	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	361,074 41	Reserve fund.....	6,500 00
Loans on stocks and bonds.....	36,710 00	Profit and loss and contin-	
Loans on other securities		gent fund.....	2,167 89
(grain, etc.).....	1,325 00	Due depositors.....	440,755 76
Money on hand.....	8,867 60		
Due from banks and bankers.....	57,685 29		
Furniture and fixtures.....	1,428 15		
Other assets .....	70		
Total resources .....	\$499,423 65	Total liabilities .....	\$499,423 65

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. Forman, 100; J. J. Schallert, 100; I. N. Van Nuys, 100; J. B. Lankershim, 562; J. H. Jones, 140; A. Haas, 25; E. Germain, 30; George H. Pike, 100; H. W. Hellman, 5. Total number of shares held by the Directors is 1,162 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$348,874 41	\$1,046,622 00
San Bernardino.....	5,500 00	16,500 00
Humboldt .....	3,500 00	10,500 00
Tulare .....	700 00	2,100 00
Kern.....	2,500 00	7,500 00
Totals .....	\$361,074 41	\$1,083,222 00



## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.
Visalia school bonds.....	\$25,000 00	\$25,172 50
Giddings School District bonds, Tulare County.....	7,000 00	7,160 00
Totals .....	\$32,000 00	\$32,332 50

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.
California Sewer Pipe Co. stock.....	\$9,120 00	\$3,900 00
Railroad bonds .....	1,900 00	200 00
Los Angeles City Water Co. stock .....	2,000 00	100 00
Loans on bank stocks, bonds, and other corporation stocks..	77,750 00	32,510 00
Totals .....	\$90,770 00	\$36,710 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of sale.....	\$1,325 00	\$3,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$440,755 76
2. Number of deposit accounts open January 1, 1892 .....	1,150
3. Number of deposit accounts opened during past year .....	921
5. Amount deposited during past year .....	\$537,980 96
6. Amount withdrawn during past year .....	\$416,802 07
7. Amount of dividends or interest to depositors during past year.....	\$12,312 80
8. Rate per cent per annum of such dividends or interest	<div> <div>Term .....</div> <div>Ordinary .....</div> </div> 5 per cent. 3 per cent.
11. Amount added to reserve fund during past year .....	\$6,500 00
Undivided profits.....	\$2,167 89
12. Amount of gross earnings during past year .....	\$41,144 23
13. Amount of net earnings during past year .....	\$8,667 89
17. Number of deposits over \$5,000 .....	10
18. Average amount of each deposit account January 1, 1892.....	\$383 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ....	\$13,014 33	Capital paid in coin .....	\$50,000 00
Miscellaneous bonds and stocks .....	31,721 50	Reserve fund .....	6,500 00
Loans on real estate .....	316,262 75	Profit and loss and contingent fund .....	4,444 89
Loans on stocks and bonds .....	29,048 00	Due depositors .....	404,299 77
Money on hand .....	4,612 56		
Due from banks and bankers .....	69,060 37		
Furniture and fixtures.....	1,525 15		
Total resources .....	\$465,244 66	Total liabilities .....	\$465,244 66



The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles Forman, 100; H. W. Hellman, 5; George H. Pike, 100; J. H. Jones, 140; I. N. Van Nuys, 100; A. Haas, 25; J. B. Lankershim, 512; Kaspar Cohn, 20; J. J. Schallert, 100. Total number of shares held by the Directors is 1,102 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$13,014 33	\$25,000 00

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$292,062 75	\$876,188 25
San Bernardino .....	5,500 00	16,500 00
Humboldt .....	3,500 00	10,500 00
Tulare .....	700 00	2,100 00
Kern .....	2,500 00	7,500 00
Orange .....	12,000 00	30,000 00
Totals .....	\$316,262 75	\$942,788 25

#### AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Visalia school bonds .....	\$22,500 00	\$22,672 50	\$23,000 00
Giddings school bonds .....	6,000 00	6,160 00	6,500 00
West Rialto school bonds .....	2,750 00	2,889 00	2,900 00
Totals .....	\$31,250 00	\$31,721 50	\$32,400 00

#### AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.
California Sewer Pipe Co. stock .....	\$9,120 00	\$3,900 00
Railroad bonds .....	1,900 00	100 00
Loans on bank stocks, bonds, and other corporation stocks ..	50,000 00	25,048 00
Totals .....	\$61,020 00	\$29,048 00

#### BANK COMMISSIONERS' EXAMINATION. (February 13, 1892.)

Resources.		Liabilities.	
Invested in bonds .....	\$31,332 50	Capital paid up .....	\$50,000 00
Loans on real estate .....	385,739 20	Reserve fund .....	6,500 00
Cash balances .....	2,914 13	Due depositors .....	415,091 95
Due from banks and bankers ..	54,565 90	Interest collected .....	5,235 87
Furniture, fixtures, etc. ....	1,428 15	Profit and loss .....	2,167 89
Expenses, taxes, etc. ....	1,558 68	Other liabilities .....	21 80
Other assets .....	1,478 95		
Total resources .....	\$479,017 51	Total liabilities .....	\$479,017 51

# SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES. (Incorp. January 3, 1885.)

## JANUARY STATEMENT.

E. F. SPENCE, President.

JOHN N. HUNT, Secretary and Treasurer.

Resources.		Liabilities.	
Real estate taken for debt.....	\$20,200 00	Capital paid in coin.....	\$40,000 00
Loans on real estate.....	543,063 82	Reserve fund.....	10,000 00
Money on hand.....	4,072 74	Profit and loss and contingent	
Checks and other cash items.....	2,741 94	fund.....	8,285 54
Due from banks and bankers.....	35,282 66	Due depositors.....	581,014 91
Furniture and fixtures.....	1,200 00		
Other assets.....	32,739 28		
Total resources.....	\$639,300 45	Total liabilities.....	\$639,300 45

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: George H. Bonebrake, 120; J. H. Braly, 10; H. L. Drew, 100; J. M. Elliott, 100; C. N. Hasson, 117; F. C. Howes, 10; M. W. Stimson, 10; Hiram Mabury, 175; E. F. Spence, 130; Warren Gillilen, 25. Total number of shares held by the Directors is 797 shares.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$16,200 00	\$24,200 00
Orange.....	4,000 00	6,250 00
Totals.....	\$20,200 00	\$30,450 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$398,263 82	\$1,200,000 00
Kern.....	10,000 00	35,000 00
Ventura.....	21,700 00	36,000 00
San Bernardino.....	63,700 00	190,100 00
San Diego.....	15,300 00	50,100 00
Orange.....	34,100 00	85,350 00
Totals.....	\$543,063 82	\$1,596,550 00

### DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
A lien on 1,799 shares of the capital stock of the South Rialto Land and Water Co.....	\$32,739 28	\$35,980 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$581,014 91
2. Number of deposit accounts open January 1, 1892 .....	1,419
3. Number of deposit accounts opened during past year .....	772
4. Number of deposit accounts closed during past year .....	603
5. Amount deposited during past year .....	\$935,448 11
6. Amount withdrawn during past year .....	\$768,237 24
7. Amount of dividends or interest to depositors during past year .....	\$23,559 80
8. Rate per cent per annum of such } Term..... dividends or interest..... } Ordinary.....	5 per cent. 1, 3 per cent.
12. Amount of gross earnings during past year .....	\$38,265 16
13. Amount of net earnings during past year .....	\$5,826 19
14. Number of deposits less than \$1,000 .....	1,361
15. Number of deposits over \$1,000 and less than \$2,000 .....	33
16. Number of deposits over \$2,000 and less than \$5,000 .....	20
17. Number of deposits over \$5,000 .....	5
18. Average amount of each deposit account January 1, 1892 .....	\$240 98

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ....	\$33,474 52	Capital paid in coin .....	\$40,000 00
Loans on real estate .....	602,527 41	Profit and loss and contin-	
Money on hand .....	22,875 20	gent fund .....	8,737 30
Due from banks and bankers ..	75,469 28	Due depositors .....	686,809 11
Furniture and fixtures .....	1,200 00		
Total resources .....	\$735,546 41	Total liabilities .....	\$735,546 41

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. H. Bonebrake, 20; J. H. Braly, 10; H. L. Drew, 100; J. M. Elliott, 100; C. N. Has- son, 117; F. C. Howes, 10; M. W. Stimson, 10; H. Mabury, 175; E. F. Spence, 130; War- ren Gillilen, 125. Total number of shares held by the Directors is 697 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$29,474 52	\$29,474 52
Orange .....	4,000 00	4,000 00
Totals .....	\$33,474 52	\$33,474 52

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$10,000 00	\$20,000 00
Orange .....	38,350 00	76,700 00
San Bernardino .....	59,700 00	119,400 00
Ventura .....	21,950 00	43,900 00
San Diego .....	21,800 00	43,600 00
Los Angeles .....	450,727 41	901,454 82
Totals .....	\$602,527 41	\$1,205,054 82

## BANK COMMISSIONERS' REPORT.

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.
San Gabriel Valley Rapid Transit R. R. stock, in addition to real estate mortgage -----	\$13,000 00	\$10,000 00

## BANK COMMISSIONERS' EXAMINATION. (February 24, 1892.)

Resources.		Liabilities.	
Real estate.....	\$20,200 00	Capital paid up.....	\$40,000 00
Loans on real estate .....	535,331 52	Reserve fund.....	10,000 00
Cash balances.....	13,606 96	Due depositors .....	603,098 80
Due from banks and bankers.....	55,323 79	Interest collected .....	6,898 52
Furniture, fixtures, etc.....	1,200 00		
Expenses, taxes, etc.....	1,595 77		
Other assets .....	32,739 28		
Total resources.....	\$659,997 32	Total liabilities.....	\$659,997 32

## SECURITY SAVINGS BANK AND TRUST COMPANY—LOS ANGELES. (Incorp. January 11, 1889.)

## JANUARY STATEMENT.

F. N. MYERS, President.

J. F. SARTORI, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$4,108 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds.....	56,512 50	Reserve fund.....	7,000 00
Loans on real estate.....	568,755 30	Profit and loss and contin-	
Money on hand.....	23,662 82	gent fund.....	9,659 87
Due from banks and bankers.....	58,599 86	Due depositors.....	601,030 68
Furniture and fixtures, and vault .....	6,052 07		
Total resources .....	\$717,690 55	Total liabilities.....	\$717,690 55

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: M. L. Fleming, 464; T. L. Duque, 57; I. W. Hellman, 132; J. A. Graves, 7; Maurice S. Hellman, 51; F. N. Myers, 265; H. W. Hellman, 25; A. C. Rogers, 53; J. F. Sartori, 110; James Rawson, 20; J. H. Shankland, 7. Total number of shares held by the Directors is 1,191 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
S. $\frac{1}{2}$ of N. W. $\frac{1}{4}$ of Sec. 14, T. 3 S., R. 12 W., S. B. M., Los Angeles.	\$4,108 00	\$5,000 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$46,308 00	\$115,950 00
Orange.....	12,648 00	31,620 00
Kern.....	3,250 00	8,125 00
San Bernardino.....	28,479 00	71,200 00
San Francisco.....	33,200 00	65,000 00
Los Angeles.....	444,870 30	1,112,200 00
Totals.....	\$568,755 30	\$1,404,095 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
26 Southern Pacific of Arizona 6 per cent first mortgage bonds.....	\$26,000 00	\$27,312 50	\$27,312 50
92 Monrovia City 6 per cent municipal bonds.....	9,200 00	9,200 00	9,200 00
20 Los Angeles City 5 per cent funding bonds.....	10,000 00	10,000 00	10,000 00
20 Los Angeles City 6 per cent general improvement bonds.....	10,000 00	10,000 00	10,000 00
Totals.....	\$55,200 00	\$56,512 50	56,512 50

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892.....	\$601,030 68
2. Number of deposit accounts open January 1, 1892.....	2,081
3. Number of deposit accounts opened during past year.....	2,183
4. Number of deposit accounts closed during past year.....	1,155
5. Amount deposited during past year.....	\$1,589,316 77
6. Amount withdrawn during past year.....	\$1,441,576 75
7. Amount of dividends or interest to depositors during past year.....	\$20,872 49
8. Rate per cent per annum of such dividends or interest.....	5 per cent. Term..... Ordinary.....
9. Amount of dividends to stockholders during past year.....	\$8,000 00
10. Rate per cent per annum of same on paid up capital.....	8 per cent.
11. Amount added to reserve fund during past year.....	\$6,000 00
12. Amount of gross earnings during past year.....	\$49,846 50
13. Amount of net earnings during past year.....	\$13,099 75
14. Number of deposits less than \$1,000.....	1,979
15. Number of deposits over \$1,000 and less than \$2,000.....	61
16. Number of deposits over \$2,000 and less than \$5,000.....	36
17. Number of deposits over \$5,000.....	5
18. Average amount of each deposit account January 1, 1892.....	\$264 79

## JULY STATEMENT.

Resources.	Liabilities.
Real estate taken for debt.....	Capital paid in coin.....
Miscellaneous bonds.....	Reserve fund.....
Loans on real estate.....	Profit and loss and contin-
Loans on bonds.....	gent fund.....
Money on hand.....	Due depositors.....
Due from banks and bankers.....	
Furniture and fixtures.....	
Other assets.....	
Total resources.....	Total liabilities.....



The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Mary L. Fleming, 464; T. L. Duque, 136; I. W. Hellman, 132; J. A. Graves, 7; M. S. Hellman, 51; F. N. Myers, 265; H. W. Hellman, 25; J. F. Sartori, 110; James Rawson, 20; J. H. Shankland, 7; A. C. Rogers, 53. Total number of shares held by the Directors is 1,270 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$4,108 00	\$5,000 00

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$61,358 00	\$155,000 00
Orange .....	26,796 50	75,000 00
San Bernardino .....	26,354 00	77,000 00
Kern .....	6,350 00	16,500 00
Tulare .....	600 00	1,700 00
Los Angeles .....	508,406 50	1,350,000 00
Totals .....	\$629,865 00	\$1,675,700 00

#### AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
83 Monrovia City improvement 6 per cent bonds	\$8,300 00	\$8,300 00	\$8,300 00
20 Los Angeles City funding 5 per cent bonds	10,000 00	10,000 00	10,000 00
20 Los Angeles City general improvement 6 per cent bonds	10,000 00	10,000 00	10,000 00
Southern Pacific of Arizona 6 per cent first mortgage bonds	26,000 00	27,312 50	27,312 50
Spring Valley Water Co. 4 per cent second mortgage bonds	25,000 00	22,950 00	22,950 00
Totals .....	\$79,300 00	\$78,562 50	\$78,562 50

#### AMOUNT LOANED ON BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Southern Pacific of Arizona 6 per cent first mortgage bonds	\$21,000 00	\$15,000 00	\$22,050 00
Southern Pacific of Arizona 6 per cent first mortgage bonds	15,000 00	15,000 00	15,750 00
Southern Pacific Branch Railroad of California 6 per cent bonds	3,000 00		
Totals .....	\$39,000 00	\$30,000 00	\$40,950 00

#### DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Delinquent mortgagors' taxes and insurance premiums paid by us, which payments are secured by real estate mortgages.	\$1,200 37	\$1,200 37

## BANK COMMISSIONERS' EXAMINATION. (April 21, 1892.)

Resources.		Liabilities.	
Real estate.....	\$4,108 00	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants.....	78,562 50	Reserve fund.....	10,000 00
Loans on real estate.....	594,539 10	Due depositors.....	644,574 53
Cash balances.....	8,716 98	Interest collected.....	12,241 95
Due from banks and bankers.....	67,284 90	Profit and loss.....	2,107 80
Furniture, fixtures, etc.....	5,500 00		
Expenses, taxes, etc.....	6,620 75		
Other assets.....	3,592 05		
Total resources.....	\$768,924 28	Total liabilities.....	\$768,924 28

NORTHERN CALIFORNIA BANK OF SAVINGS—MARYSVILLE.  
(Incorp. December 7, 1889.)

## JANUARY STATEMENT.

J. U. HOFSTETTER, President.

G. R. ECKART, Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$232,450 00	Capital paid in coin.....	\$40,000 00
Loans on stocks.....	85,950 00	Reserved fund.....	1,936 70
Loans on other securities (grain, etc.).....	47,140 00	Profit and loss and contingent fund.....	104 27
Money on hand.....	34,274 98	Due depositors.....	427,432 20
Due from banks and bankers.....	75,911 46	Dividends unpaid.....	8,065 32
Furniture and fixtures.....	1,812 05		
Total resources.....	\$477,538 49	Total liabilities.....	\$477,538 49

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. U. Hofstetter, 100; F. D. Hudson, 50; C. A. Glidden, 100; G. R. Eckart, 75; Norman Rideout, 200; D. P. Donahoe, 50. Total number of shares held by the Directors is 575 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba.....	\$62,950 00	\$175,183 00
Butte.....	65,200 00	180,403 00
Sutter.....	91,300 00	234,840 00
Tehama.....	3,000 00	6,000 00
Colusa.....	10,000 00	22,000 00
Totals.....	\$232,450 00	\$618,426 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
337 shares capital stock of Masonic Hall Ass'n.	\$16,850 00	\$4,300 00	\$16,850 00
390 shares capital stock of Pioneer Milling Co.	89,000 00	21,000 00	66,750 00
500 shares capital stock of Buckeye Mill Co.			
3,500 shares capital stock of the Rideout Bank.	350,000 00	50,000 00	175,000 00
40 shares capital stock of the Marysville Water Co.	4,000 00	650 00	2,400 00
200 shares capital stock of California State Bank	20,000 00	10,000 00	15,000 00
Totals	\$479,850 00	\$85,950 00	\$276,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$47,140 00	\$67,191 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892	\$427,432 20
2. Number of deposit accounts open January 1, 1892	825
3. Number of deposit accounts opened during past year	565
4. Number of deposit accounts closed during past year	199
5. Amount deposited during past year	\$626,812 22
6. Amount withdrawn during past year	\$392,075 53
7. Amount of dividends or interest to depositors during past year	\$11,428 43
8. Rate per cent per annum of such dividends or interest	{Term 6 and 5.40 per cent. Ordinary 5 and 4.50 per cent.
9. Amount of dividends to stockholders during past year	\$1,600 00
10. Rate per cent per annum of same on paid up capital	8 per cent.
11. Amount added to reserve fund during past year	\$1,397 49
12. Amount of gross earnings during past year	\$18,665 15
13. Amount of net earnings during past year	\$13,974 05
14. Number of deposits less than \$1,000	715
15. Number of deposits over \$1,000 and less than \$2,000	58
16. Number of deposits over \$2,000 and less than \$5,000	39
17. Number of deposits over \$5,000	13
18. Average amount of each deposit account January 1, 1892	\$518 09

## JULY STATEMENT.

Resources.	Liabilities.
Loans on real estate \$239,350 00	Capital paid in coin \$40,000 00
Loans on stocks 83,600 00	Reserve fund 2,948 10
Loans on other securities (grain, etc.) 41,860 00	Due depositors 499,305 14
Money on hand 21,377 43	Dividends unpaid 11,154 07
Due from banks and bankers 165,133 13	
Furniture and fixtures 2,086 75	
Total resources \$553,407 31	Total liabilities \$553,407 31

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. U. Hofstetter, 100; Justus Greely, 100; C. A. Glidden, 145; Norman Rideout, 200; G. R. Eckart, 75; Dan T. Cole, 50; Dan P. Donahoe, 50. Total number of shares held by the Directors is 720 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$46,550 00	\$139,892 00
Butte .....	81,900 00	226,003 55
Sutter .....	101,900 00	249,840 00
Tehama .....	3,000 00	6,000 00
Colusa .....	6,000 00	22,000 00
Totals .....	\$239,350 00	\$643,735 55

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
278 shares capital stock of Masonic Hall Ass'n.	\$13,900 00	\$3,600 00	\$13,900 00
500 shares capital stock of Buckeye Mill Co. .... }	81,500 00	20,000 00	61,125 00
315 shares capital stock of Pioneer Milling Co. .... }	350,000 00	50,000 00	175,000 00
3,500 shares capital stock of the Rideout Bank.	20,000 00	10,000 00	15,000 00
200 shares capital stock of California State Bank			
Totals .....	\$465,400 00	\$83,600 00	\$265,025 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$41,860 00	\$52,306 40

## AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
The Rideout Bank, Marysville, Cal. ....	\$161,166 93
Decker, Jewett & Co. Bank, Marysville, Cal. ....	3,966 20
Total .....	\$165,133 13

## BANK COMMISSIONERS' EXAMINATION. (June 10, 1892.)

Resources.	Liabilities.
Loans on real estate ..... \$363,310 00	Capital paid up ..... \$40,000 00
Cash balances ..... 5,809 65	Reserve fund ..... 1,936 70
Due from banks and bankers ..... 158,900 02	Due depositors ..... 493,519 84
Furniture, fixtures, etc. .... 2,086 75	Profit and loss ..... 110 34
Expenses, taxes, etc. .... 2,647 58	
Other assets ..... 2,812 88	
Total resources ..... \$535,566 88	Total liabilities ..... \$535,566 88



## BANK OF MENDOCINO. (Incorp. September 14, 1870.)

## JANUARY STATEMENT.

EUGENE BROWN, President.

WILLIAM HEESER, Secretary and ex officio Cashier.

Resources.		Liabilities.	
Real estate taken for debt .....	\$5,394 46	Reserve fund.....	\$17,261 51
Loans on real estate .....	417,226 06	Profit and loss and contin-	
Money on hand .....	21,187 70	gent fund.....	32,725 79
Due from banks and bankers .....	26,863 76	Due depositors.....	421,684 68
Furniture and fixtures.....	1,000 00		
Total resources.....	\$471,621 98	Total liabilities.....	\$471,621 98

The names of the Directors are as follows: Eugene Brown, Henry H. Jarvis, Ruel Stickney, Silas Coombs, Albert Brown, August Heeser, William Heeser.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino .....	\$5,394 46	\$5,400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$390,777 16	\$740,000 00
Humboldt .....	26,448 90	35,000 00
Totals .....	\$417,226 06	\$775,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892.....	\$421,684 68
2. Number of deposit accounts open January 1, 1892.....	618
3. Number of deposit accounts opened during past year .....	62
4. Number of deposit accounts closed during past year .....	124
5. Amount deposited during past year .....	\$147,998 80
6. Amount withdrawn during past year .....	\$159,689 32
7. Amount of dividends or interest to depositors during past year.....	\$22,588 18
8. Rate per cent per annum of such dividends or interest—Ordinary.....	5 per cent.
9. Amount of dividends to stockholders during past year.....	No stock.
10. Rate per cent per annum of same on paid up capital.....	No capital.
11. Amount added to reserve fund during past year .....	\$1,164 94
12. Amount of gross earnings during past year .....	\$58,800 82
13. Amount of net earnings during past year .....	\$29,838 64
14. Number of deposits less than \$1,000 .....	488
15. Number of deposits over \$1,000 and less than \$2,000 .....	75
16. Number of deposits over \$2,000 and less than \$5,000 .....	47
17. Number of deposits over \$5,000.....	8
18. Average amount of each deposit account January 1, 1892.....	\$682 25



## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt....	\$5,394 46	Reserve fund .....	\$17,838 93
Loans on real estate .....	406,340 15	Profit and loss and contin-	
Money on hand.....	22,821 81	gent fund.....	15,691 48
Due from banks and bankers..	36,130 52	Due depositors.....	438,156 53
Furniture and fixtures.....	1,000 00		
Total resources .....	\$471,686 94	Total liabilities .....	\$471,686 94

The names of the Directors are as follows: Eugene Brown, William Heeser, Albert Brown, Henry H. Jarvis, Silas Coombs, Ruel Stickney, Augustus Heeser.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino.....	\$5,394 46	\$5,400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$395,850 15	\$735,000 00
Humboldt.....	27,506 85	35,000 00
Totals.....	\$423,357 00	\$770,000 00

## BANK COMMISSIONERS' EXAMINATION. (March 2, 1892.)

Resources.		Liabilities.	
Real estate.....	\$5,394 46	Reserve fund .....	\$17,838 93
Loans on real estate.....	415,108 23	Due depositors.....	436,704 32
Cash balances.....	21,035 57	Interest collected.....	331 86
Due from banks and bankers..	33,734 60	Profit and loss.....	21,805 99
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	408 24		
Total resources .....	\$476,681 10	Total liabilities .....	\$476,681 10

## MERCED SECURITY SAVINGS BANK. (Incorp. March 11, 1875.)

## JANUARY STATEMENT.

G. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$10,543 71	Capital paid in coin .....	\$75,000 00
Miscellaneous bonds and stocks .....	10,660 55	Reserve fund .....	31,622 91
Loans on real estate .....	466,258 71	Due depositors .....	598,959 54
Loans on stocks, bonds, and warrants .....	15,300 00		
Loans on other securities .....	53,737 40		
Money on hand .....	22,951 76		
Checks and other cash items .....	100 00		
Due from banks and bankers .....	123,010 80		
Furniture and fixtures .....	2,903 66		
Other assets (collection account) .....	115 86		
Total resources .....	\$705,582 45	Total liabilities .....	\$705,582 45

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. A. Aldrich, 810; G. H. Fancher, 300; L. R. Fancher, 338; W. W. Westbay, 390; J. W. Mitchell, 10; W. H. Turner, 50; A. Bickford, 45. Total number of shares held by the Directors is 1,943 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$417,540 71	} \$803,670 00
Tulare .....	2,000 00	
Fresno .....	14,068 00	
Stanislaus .....	22,100 00	
Mariposa .....	10,550 00	
Totals .....	\$466,258 71	\$803,670 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.
Inglewood School District, Los Angeles County, bonds .....	\$10,000 00	\$10,660 55

## AMOUNT LOANED ON STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Farmers and Merchants Bank (Stockton) stock .....	\$15,800 00	} \$15,000 00	} \$18,400 00
Home Mutual Insurance Co. stock .....	1,000 00		
County warrants .....	300 00		
Totals .....	\$17,100 00	\$15,300 00	\$20,300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Deposits, this bank .....	\$19,576 39	\$19,576 39
Warehouse receipt on hay .....	1,800 00	24,000 00
Warehouse receipt on grain .....	32,361 01	47,040 00
Totals .....	\$53,737 40	\$90,616 30

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$598,000 00
2. Number of deposit accounts open January 1, 1892 .....	485
3. Number of deposit accounts opened during past year .....	148
4. Number of deposit accounts closed during past year .....	94
5. Amount deposited during past year .....	\$1,122,892 90
6. Amount withdrawn during past year .....	\$1,065,663 21
7. Amount of dividends or interest to depositors during past year .....	\$16,759 25
8. Rate per cent per annum of such dividends or interest—Term .....	5 per cent.
9. Amount of dividends to stockholders during past year .....	\$3,750 00
10. Rate per cent per annum of same on paid up capital .....	5 per cent.
11. Amount added to reserve fund during past year .....	\$9,451 64
12. Amount of gross earnings during past year .....	\$44,869 15
13. Amount of net earnings during past year .....	\$32,243 52
14. Number of deposits less than \$1,000 .....	409
15. Number of deposits over \$1,000 and less than \$2,000 .....	30
16. Number of deposits over \$2,000 and less than \$5,000 .....	24
17. Number of deposits over \$5,000 .....	22
18. Average amount of each deposit account January 1, 1892 .....	\$1,235 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$10,543 71	Capital paid in coin .....	\$75,000 00
Real estate taken for debt .....	33,363 41	Reserve fund .....	31,458 61
Miscellaneous bonds .....	10,660 55	Due depositors .....	481,521 03
Loans on real estate .....	440,264 47	State and county taxes .....	2,357 92
Loans on stocks .....	21,000 00		
Loans on other securities (grain, etc.) .....	40,206 12		
Money on hand .....	10,991 84		
Due from banks and bankers .....	20,212 28		
Furniture and fixtures .....	3,025 16		
Expenses .....	70 02		
Total resources .....	\$590,337 56	Total liabilities .....	\$590,337 56

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: G. H. Fancher, 450; L. R. Fancher, 333; W. W. Westbay, 655; A. Bickford, 45; W. H. Turner, 50; J. W. Mitchell, 10; G. S. Bloss, 5; M. D. Atwater, 5. Total number of shares held by the Directors is 1,553 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced .....	\$33,363 41	\$33,363 41

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$394,016 22	\$647,400 00
Fresno .....	15,068 25	
Stanislaus .....	19,100 00	
Tulare .....	1,700 00	
Mariposa .....	10,380 00	
Totals .....	\$440,264 47	\$647,400 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Inglewood School District, Los Angeles County, bonds .....	\$10,000 00	\$10,660 55	\$10,660 55

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Farmers and Merchants Bank (Stockton) stock .....	\$15,000 00	\$13,000 00	\$20,400 00
First National Bank (Fresno) stock .....	8,000 00	8,000 00	17,514 00
Totals .....	\$23,000 00	\$21,000 00	\$37,914 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Deposits, this bank .....	\$6,419 10	\$6,419 10
Wheat loans on warehouse receipts .....	33,787 02	39,296 00
Totals .....	\$40,206 12	\$45,715 10

## BANK COMMISSIONERS' EXAMINATION. (May 31, 1892.)

Resources.	Liabilities.
Bank premises .....	Capital paid up .....
Other real estate .....	Reserve fund .....
Invested in stocks, bonds, and warrants .....	Due depositors .....
Loans on real estate .....	Interest collected .....
Loans and discounts .....	Rents, exchange, etc. ....
Cash balances .....	
Due from banks and bankers .....	
Furniture, fixtures, etc. ....	
Expenses, taxes, etc. ....	
Total resources .....	Total liabilities .....



## UNION SAVINGS BANK—MODESTO. (Incorp. April 2, 1889.)

## JANUARY STATEMENT.

O. McHENRY, President.

J. E. WARD, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$159,554 22	Capital paid in coin .....	\$10,000 00
Due from banks and bankers ..	50,000 00	Reserve fund .....	2,788 96
Due from First National Bank of Modesto .....	115,133 51	Profit and loss and contin- gent fund .....	1,444 85
		Due depositors .....	310,453 92
Total resources .....	\$324,687 73	Total liabilities .....	\$324,687 73

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: O. McHenry, 406; L. O. Brewster, 45; A. Hewel, 50; W. B. Wood, 40; Garrison Turner, 40. Total number of shares held by the Directors is 581 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount. Loaned.	Market Value.
Merced .....	\$6,000 00	\$14,700 00
Fresno .....	2,800 00	5,000 00
Stanislaus .....	150,754 22	305,300 00
Totals .....	\$159,554 22	\$325,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$310,453 92
2. Number of deposit accounts open January 1, 1892 .....	380
3. Number of deposit accounts opened during past year .....	220
4. Number of deposit accounts closed during past year .....	104
5. Amount deposited during past year .....	\$368,849 05
6. Amount withdrawn during past year .....	\$216,716 25
7. Amount of dividends or interest to depositors during past year .....	\$5,315 72
8. Rate per cent per annum of such dividends or interest—Term .....	5 per cent.
9. Amount of dividends to stockholders during past year .....	\$1,600 00
11. Amount added to reserve fund during past year .....	\$2,788 96
12. Amount of gross earnings during past year .....	\$13,738 09
13. Amount of net earnings during past year .....	\$4,070 52
14. Number of deposits less than \$1,000 .....	339
15. Number of deposits over \$1,000 and less than \$2,000 .....	13
16. Number of deposits over \$2,000 and less than \$5,000 .....	23
17. Number of deposits over \$5,000 .....	5
18. Average amount of each deposit account January 1, 1892 .....	\$530 12

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$183,854 22	Capital paid in coin .....	\$15,000 00
Loans on other securities (grain, etc.) .....	62,001 75	Reserve fund .....	1,961 10
Due from First National Bank of Modesto .....	64,433 07	Due depositors .....	298,327 94
Total resources .....	\$310,289 04	Total liabilities .....	\$310,289 04



The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows: W. B. Wood, 40; J. P. Islip, 40; A. Hewel, 50; O. McHenry, 406; Garrison Turner, 40. Total number of shares held by the Directors is 576 shares.

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$7,000 00	\$16,000 00
Stanislaus .....	174,054 22	225,000 00
Fresno .....	2,800 00	5,600 00
Totals .....	\$183,854 22	\$246,600 00

#### AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouses .....	\$62,001 75	\$75,000 00

#### BANK COMMISSIONERS' EXAMINATION. (June 3, 1892.)

Resources.		Liabilities.	
Loans on real estate .....	\$181,054 22	Capital paid up .....	\$15,000 00
Loans on wheat .....	90,669 57	Reserve fund .....	3,633 81
Due from First National Bank of Modesto .....	35,519 83	Due depositors .....	285,628 19
Total resources .....	\$307,243 62	Profit and loss .....	2,981 62
		Total liabilities .....	\$307,243 62

#### HOME SAVINGS BANK OF OAKLAND. (Incorp. September 8, 1891.)

#### JANUARY STATEMENT.

VOLNEY D. MOODY, President.

O. F. SITES, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds .....	\$15,000 00	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	202,147 04	Profit and loss and contin- gent fund .....	1,889 24
Money on hand .....	14,520 51	Due depositors .....	201,309 28
Due from banks and bankers .....	18,094 99		
Furniture and fixtures .....	2,949 98		
Oakland city warrants .....	486 00		
Total resources .....	\$253,198 52	Total liabilities .....	\$253,198 52

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. C. Ainsworth, 150; A. C. Henry, 25; V. H. Metcalf, 100; L. C. Morehouse, 50; W. G. Palmanteer, 400; F. Delger, 100; William P. Jones, 170; V. D. Moody, 500; J. W. Phillips, 75; F. K. Shattuck, 50; Charles D. Pierce, 50. Total number of shares held by the Directors is 1,670 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$200,947 04	\$200,947 04
San Francisco.....	1,200 00	1,200 00
Totals .....	\$202,147 04	\$202,147 04

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Concord School District bonds, Contra Costa County .....	\$15,000 00	\$15,000 00	\$15,000 00
Oakland city warrants.....	486 00	486 00	486 00
Totals .....	\$15,486 00	\$15,486 00	\$15,486 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892.....	\$201,309 28
2. Number of deposit accounts open January 1, 1892.....	254
3. Number of deposit accounts opened during past year (2½ months).....	322
4. Number of deposit accounts closed during past year (2½ months).....	68
5. Amount deposited during past year (2½ months).....	\$318,921 30
6. Amount withdrawn during past year (2½ months).....	\$117,612 02
7. Amount of dividends or interest to depositors during past year.....	None.
9. Amount of dividends to stockholders during past year.....	None.
12. Amount of gross earnings during past year (2½ months).....	\$2,754 69
13. Amount of net earnings during past year (2½ months).....	\$1,889 24
14. Number of deposits less than \$1,000.....	193
15. Number of deposits over \$1,000 and less than \$2,000.....	34
16. Number of deposits over \$2,000 and less than \$5,000.....	12
17. Number of deposits over \$5,000.....	15
18. Average amount of each deposit account January 1, 1892.....	\$792 56

CENTRAL BANK—OAKLAND. (Incorp. September 8, 1891, as Home Savings Bank, and name changed June 13, 1892.)

## JULY STATEMENT.

V. D. Moody, President.

O. F. SITES, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$115,105 70	Capital paid in coin.....	\$274,060 00
Miscellaneous bonds.....	15,000 00	Profit and loss and contin-	
Loans on real estate.....	441,342 32	gent fund.....	3,691 60
Money on hand.....	11,577 13	Due depositors.....	326,799 26
Due from banks and bankers..	21,325 71	Other liabilities.....	1,000 00
Furniture and fixtures.....	1,200 00		
Total resources .....	\$605,550 86	Total liabilities .....	\$605,550 86

The amount of capital stock is \$1,000,000; amount subscribed is \$286,050; amount paid in coin is \$274,060. The total number of shares of stock issued is 9,535 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: V. D. Moody, 525; J. C. Ainsworth, 500; W. G. Palmanteer, 500; J. E. Ruggles, 400; W. P. Jones, 170; L. C. Morehouse, 100; J. W. Phillips, 100; F. K. Shattuck, 50; Chas. D. Pierce, 50. Total number of shares held by the Directors is 2,395 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$440,142 32	\$880,284 64
San Francisco.....	1,200 00	3,000 00
Totals.....	\$441,342 32	\$883,284 64

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
10 Concord School District, Contra Costa County, bonds.....	\$15,000 00	\$15,000 00	\$15,000 00

## BANK COMMISSIONERS' EXAMINATION. (June 21, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$26,124 70	Capital paid up.....	\$203,451 47
Invested in bonds.....	15,000 00	Due depositors.....	290,365 13
Loans on real estate.....	437,628 06	Interest collected.....	9,389 93
Cash balances.....	9,971 78	Rents, exchange, etc.....	2 60
Due from banks and bankers..	11,245 47	Profit and loss.....	1,891 24
Furniture, fixtures, etc.....	1,200 00	Other liabilities.....	254 89
Expenses, taxes, etc.....	4,185 25		
Total resources.....	\$505,355 26	Total liabilities.....	\$505,355 26

## OAKLAND BANK OF SAVINGS. (Incorp. August 13, 1867.)

## JANUARY STATEMENT.

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$100,000 00	Capital paid in coin.....	\$480,000 00
Real estate taken for debt.....	100 00	Reserve fund.....	80,000 00
Bonds and stocks.....	1,535,102 50	Due depositors.....	5,102,696 60
Loans on real estate.....	3,320,708 13		
Loans on stocks, bonds, etc.....	112,555 74		
Loans on other securities (grain, etc.).....	20,332 58		
Loans on personal security, and overdrafts.....	260,644 17		
Money on hand.....	207,092 69		
Due from banks and bankers..	106,160 79		
Total resources.....	\$5,662,696 60	Total liabilities.....	\$5,662,696 60

The amount of capital stock is \$1,000,000; amount subscribed is \$960,000; amount paid in coin is \$480,000. The total number of shares of stock issued is 9,600 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. A. Aldrich, 435; W. R. Davis, 40; J. S. Drum, 50; E. A. Haines, 600; W. E. Miller, 200; E. W. Playter, 60; H. Rogers, 115; I. L. Requa, 110; E. C. Sessions, 100. Total number of shares held by the Directors is 1,700 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$100 00	\$4,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$2,755,991 13	\$5,500,000 00
Butte.....	23,000 00	60,000 00
Colusa.....	69,000 00	175,000 00
Contra Costa.....	11,300 00	30,000 00
Fresno.....	183,572 00	390,000 00
Fresno and Tulare.....	21,000 00	50,000 00
Marin and Sonoma.....	34,500 00	74,000 00
Santa Clara and Alameda.....	30,000 00	75,000 00
Solano.....	56,850 00	130,000 00
San Benito.....	11,145 00	32,000 00
Sacramento.....	34,050 00	85,000 00
Sonoma.....	12,000 00	40,000 00
San Mateo and Alameda.....	3,000 00	6,500 00
San Francisco.....	6,300 00	25,000 00
Tulare.....	49,000 00	140,000 00
Yuba.....	20,000 00	44,000 00
Totals.....	\$3,820,708 13	\$6,856,500 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County and school bonds and bonds of municipal corporations in California.....	\$814,335 00	\$814,335 00	\$1,595,102 50
Bonds and stocks of other solvent corporations.....	720,750 00	720,767 50	
Totals.....	\$1,535,085 00	\$1,535,102 50	\$1,595,102 50

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc. ....	\$210,280 00	\$112,555 74	\$190,850 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Savings account, pass books, and temporary assignments of mortgages.....	\$20,332 58	\$25,900 00



## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$5,102,696 60
2. Number of deposit accounts open January 1, 1892 .....	7,373
3. Number of deposit accounts opened during past year .....	3,154
4. Number of deposit accounts closed during past year .....	2,189
5. Amount deposited during past year .....	\$10,045,623 32
6. Amount withdrawn during past year .....	\$9,525,833 20
7. Amount of dividends or interest to depositors during past year .....	\$201,265 36
8. Rate per cent per annum of such dividends or interest—Term .....	5.25 per cent.
9. Amount of dividends to stockholders during past year .....	\$48,000 00
10. Rate per cent per annum of same on paid up capital .....	10 per cent.
11. Amount added to reserve fund during past year .....	\$10,000 00
12. Amount of gross earnings during past year .....	\$60,990 75
13. Amount of net earnings during past year .....	\$271,409 61
14. Number of deposits less than \$1,000 .....	6,314
15. Number of deposits over \$1,000 and less than \$2,000 .....	576
16. Number of deposits over \$2,000 and less than \$5,000 .....	314
17. Number of deposits over \$5,000 .....	169
18. Average amount of each deposit account January 1, 1892 .....	\$692 08

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$100,000 00	Capital paid in coin .....	\$480,000 00
Real estate taken for debt .....	24,468 60	Reserve fund .....	80,000 00
Miscellaneous bonds and stocks .....	1,611,547 50	Due depositors .....	5,363,190 41
Loans on real estate .....	3,260,729 98	Taxes .....	30,000 00
Loans on stocks and bonds .....	439,663 85		
Loans on other securities (grain, etc.) .....	17,580 05		
Loans on personal security, and overdrafts .....	203,763 03		
Money on hand .....	183,519 13		
Due from banks and bankers .....	111,918 27		
Total resources .....	\$5,953,190 41	Total liabilities .....	\$5,953,190 41

The amount of capital stock is \$1,000,000; amount subscribed is \$960,000; amount paid in coin is \$480,000. The total number of shares of stock issued is 9,600 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. R. Davis, 40; John S. Drum, 50; E. A. Haines, 600; W. E. Miller, 200; E. W. Playter, 60; Henry Rogers, 115; I. L. Requa, 100; E. C. Sessions, 100. Total number of shares held by the Directors is 1,265 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$100 00	\$4,500 00
Butte .....	15,384 15	16,000 00
Fresno .....	8,984 45	10,000 00
Totals .....	\$24,468 60	\$30,500 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$2,779,329 16	\$5,600,000 00
Colusa .....	54,057 90	150,000 00
Contra Costa .....	11,350 00	30,000 00
Fresno .....	147,180 17	315,000 00
Fresno and Tulare .....	19,000 00	50,000 00
Glenn .....	3,500 00	16,000 00
Marin and Sonoma .....	34,500 00	74,000 00
Santa Clara and Alameda .....	10,000 00	75,000 00
Solano .....	72,440 00	165,000 00
San Benito .....	11,154 75	32,000 00
Sacramento .....	30,550 00	80,000 00
Sonoma .....	12,000 00	40,000 00
San Mateo and Alameda .....	3,000 00	6,500 00
San Francisco .....	10,500 00	25,000 00
Tulare .....	42,168 00	140,000 00
Yuba .....	20,000 00	44,000 00
Totals .....	\$3,260,729 98	\$6,842,500 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County and school bonds, and bonds of municipal corporations in California .....	\$746,135 00	\$746,135 00	} \$1,675,000 00
Bond and stocks of other solvent corporations .....	889,000 00	865,412 50	
Totals .....	\$1,635,135 00	\$1,611,547 50	\$1,675,000 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc. ....	\$629,250 00	\$439,663 85	\$572,310 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Savings account, pass books, and temporary assignments of mortgages .....	\$17,580 05	\$20,012 00

## BANK COMMISSIONERS' EXAMINATION. (June 27, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$100,000 00	Capital paid up .....	\$480,000 00
Other real estate .....	15,465 62	Reserve fund .....	80,000 00
Invested in stocks, bonds, and warrants .....	1,628,160 25	Due depositors .....	5,223,007 80
Loans on real estate .....	3,232,448 15	Interest collected .....	167,623 03
Loans and discounts .....	676,664 08	Rents, exchange, etc. ....	1,693 71
Cash balances .....	184,797 51	Dividends unpaid .....	11,035 98
Due from banks and bankers ..	110,262 89	Other liabilities .....	2,009 52
Expenses, taxes, etc. ....	17,571 51		
Total resources .....	\$5,965,370 04	Total liabilities .....	\$5,965,370 04

## UNION SAVINGS BANK—OAKLAND. (Incorp. May 26, 1869.)

## JANUARY STATEMENT.

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$55,846 04	Capital paid in coin .....	\$300,000 00
United States bonds .....	1,700 00	Profit and loss .....	51,006 22
Miscellaneous bonds .....	146,010 06	Due depositors .....	3,108,964 70
Loans on real estate .....	3,003,775 27	Dividends unpaid .....	12,150 00
Loans on stocks .....	37,000 00	Other liabilities (taxes re-	
Money on hand .....	56,151 83	served) .....	16,264 04
Due from Union National Bank ..	184,024 43		
Furniture and fixtures .....	3,800 00		
Other assets .....	77 33		
Total resources .....	\$3,488,384 96	Total liabilities .....	\$3,488,384 96

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. West Martin, 150; R. W. Kirkham, 200; Hiram Tubbs, 400; W. G. Henshaw, 361; S. Huff, 15; R. S. Farrelly, 197; Thomas Prather, 114; C. E. Palmer, 123; W. J. Dingee, 25; A. A. Moore, 46; Herman H. Tubbs, 33. Total number of shares held by the Directors is 1,664 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$2,759,407 99	\$5,553,651 09
Contra Costa .....	63,450 68	126,901 36
Napa .....	3,750 00	7,500 00
Santa Clara .....	29,616 60	59,233 20
San Joaquin .....	14,430 00	28,860 00
Solano .....	52,500 00	105,000 00
Stanislaus .....	30,000 00	60,000 00
Tulare .....	1,500 00	3,000 00
Santa Barbara .....	34,420 00	68,840 00
Fresno .....	3,200 00	6,400 00
Colusa .....	11,500 00	23,000 00
Totals .....	\$3,003,775 27	\$6,042,385 65

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
18 Oregon Railway and Navigation Co. bonds.....	\$18,000 00	\$19,057 50	\$19,440 00
68 Temescal School District bonds .....	6,800 00	7,133 50	7,133 50
25 Tehama County bonds .....	25,000 00	26,570 41	26,570 41
35 Contra Costa Water Co. bonds .....	35,000 00	35,350 00	35,350 00
18 Lorin School District bonds .....	9,000 00	9,000 00	9,000 00
5 Sanger School District bonds .....	10,000 00	10,505 00	10,505 00
40 Niles School District bonds .....	4,000 00	4,017 50	4,017 50
3 Riverside School District bonds .....	3,000 00	3,175 00	3,175 00
70 Guinda School District bonds .....	3,500 00	3,546 15	3,546 15
29 registered warrants, Douglas County, Or. ....	12,500 00	12,500 00	12,500 00
18 Madera School District bonds .....	9,000 00	9,155 00	9,155 00
6 Piedmont School District bonds .....	6,000 00	6,000 00	6,000 00
Totals.....	\$141,800 00	\$146,010 06	\$146,392 56

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
300 shares Contra Costa Water Co. stock.....	\$30,000 00	\$24,000 00	\$30,300 00
100 shares Oakland Bank of Savings stock .....	5,000 00	4,000 00	6,000 00
58 shares Union National Bank stock .....	5,800 00	9,000 00	11,600 00
Totals.....	\$40,800 00	\$37,000 00	\$47,900 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892.....	\$3,108,964 70
2. Number of deposit accounts open January 1, 1892.....	4,559
3. Number of deposit accounts opened during past year .....	1,583
4. Number of deposit accounts closed during past year.....	1,120
5. Amount deposited during past year .....	\$2,136,695 64
6. Amount withdrawn during past year .....	\$1,864,306 60
7. Amount of dividends or interest to depositors during past year .....	\$140,565 39
8. Rate per cent per annum of such dividends or interest—Term .....	5½ per cent.
9. Amount of dividends to stockholders during past year.....	\$24,000 00
10. Rate per cent per annum of same on paid up capital .....	8 per cent.
11. Amount added to reserve fund during past year .....	\$20,006 22
12. Amount of gross earnings during past year .....	\$247,296 02
13. Amount of net earnings during past year .....	\$184,571 61
14. Number of deposits less than \$1,000 .....	3,896
15. Number of deposits over \$1,000 and less than \$2,000.....	358
16. Number of deposits over \$2,000 and less than \$5,000 .....	215
17. Number of deposits over \$5,000 .....	90
18. Average amount of each deposit account January 1, 1892.....	\$681 94

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises.....	Capital paid in coin.....
United States bonds .....	Profit and loss and contingent fund .....
Miscellaneous bonds .....	Due depositors.....
Loans on real estate .....	Dividends unpaid.....
Loans on stocks and bonds .....	Taxes reserved.....
Loans on personal security, and overdrafts .....	
Money on hand.....	
Due from banks and bankers..	
Furniture and fixtures.....	
Other assets (cash items).....	
Total resources.....	Total liabilities.....

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. West Martin, 150; R. W. Kirkham, 200; Hiram Tubbs, 400; Wm. G. Henshaw, 361; S. Huff, 15; R. S. Farrelly, 197; Thomas Prather, 114; A. A. Moore, 46; C. E. Palmer, 123; H. A. Tubbs, 33. Total number of shares held by the Directors is 1,639 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$2,811,898 26	\$5,673,446 92
Contra Costa .....	75,950 68	151,901 36
Napa .....	3,000 00	6,000 00
Santa Clara .....	29,616 60	59,233 20
San Joaquin .....	14,430 00	28,860 00
Solano .....	52,500 00	105,000 00
Stanislaus .....	30,000 00	60,000 00
Santa Barbara .....	34,420 00	68,840 00
Fresno .....	3,200 00	6,400 00
Colusa .....	11,500 00	23,000 00
Totals .....	\$3,066,515 54	\$6,182,681 48

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
18 Oregon Railway and Navigation Co. bonds ..	\$18,000 00	\$19,000 00	\$19,440 00
68 Temescal School District bonds .....	6,800 00	7,100 00	7,100 00
25 Red Bluff School District bonds .....	25,000 00	26,500 00	26,500 00
35 Contra Costa Water Co. bonds .....	35,000 00	35,800 00	35,300 00
18 Lorin School District bonds .....	9,000 00	9,000 00	9,000 00
5 Sanger School District bonds .....	10,000 00	10,505 00	10,505 00
40 Niles School District bonds .....	4,000 00	4,000 00	4,000 00
3 Riverside School District bonds .....	3,000 00	3,150 00	3,150 00
70 Guinda School District bonds .....	3,500 00	3,500 00	3,500 00
29 registered warrants, Douglas County, Oregon	12,500 00	12,500 00	12,500 00
18 Madera School District bonds .....	9,000 00	9,100 00	9,100 00
6 Piedmont School District bonds .....	6,000 00	6,000 00	6,000 00
5 Simi School District bonds .....	3,000 00	3,200 00	3,200 00
Totals .....	\$144,800 00	\$148,855 00	\$149,295 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
300 shares Contra Costa Water Co. stock .....	\$30,000 00	\$24,000 00	\$30,300 00
300 shares Spring Valley Waterworks stock .....	30,000 00	25,000 00	27,000 00
2 Danville and Western Railway Co. bonds .....	2,000 00	1,100 00	2,000 00
65 Piedmont Spring Water and Power Co. bonds	65,000 00	25,000 00	Not quoted.
10,000 shares Piedmont Springs Water and Power Co. stock .....	1,000,000 00		
805 shares California Railway Co. stock .....	80,500 00	10,000 00	Not quoted.
Totals .....	\$1,207,500 00	\$85,100 00	-----



## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Assignment of mortgage on Alameda County property .....	\$12,000 00	\$60,000 00
Deed to property in Alameda County .....	3,000 00	6,000 00
Totals .....	\$15,000 00	\$66,000 00

## BANK COMMISSIONERS' EXAMINATION. (June 22, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$55,846 04	Capital paid up .....	\$300,000 00
Invested in stocks, bonds, and warrants .....	150,920 06	Due depositors .....	3,117,927 23
Loans on real estate .....	3,065,968 12	Interest collected .....	101,871 40
Loans and discounts .....	103,100 00	Rents, exchange, etc. ....	1,671 49
Cash balances .....	65,681 87	Dividends unpaid .....	870 25
Due from banks and bankers ..	121,281 02	Profit and loss .....	56,237 88
Furniture, fixtures, etc. ....	3,913 20	Other liabilities .....	597 00
Expenses, taxes, etc. ....	11,978 03		
Other assets .....	486 95		
Total resources .....	\$3,579,175 29	Total liabilities .....	\$3,579,175 29

## SAVINGS BANK OF REDLANDS. (Incorp. June 19, 1891.)

## JANUARY STATEMENT.

A. L. PARK, President.

JOHN W. WILSON, Secretary.

Resources.		Liabilities.	
Loans on real estate .....	\$6,816 66	Capital paid in coin .....	\$5,000 00
Loans on stocks, bonds, and warrants .....	3,000 00	Profit and loss and contin- gent fund .....	219 78
Money on hand .....	2,029 00	Due depositors .....	11,660 13
Due from First National Bank of Redlands .....	4,833 50		
Expenses .....	200 75		
Total resources .....	\$16,879 91	Total liabilities .....	\$16,879 91

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: F. P. Morrison, 216; Geo. A. Cook, 50; A. L. Park, 50; J. S. Edwards, 50; R. J. Waters, 100; Geo. H. Crafts, 25; N. S. McAbee, 190. Total number of shares held by the Directors is 681 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino .....	\$6,816 66	\$15,000 00



## AMOUNT LOANED ON BONDS.

Description or Class.	Par Value.	Amount Loaned.
6 Perris bonds .....	\$3,000 00	\$3,000 00

Note given by the Bear Valley Irrigation Co. for \$3,000, indorsed by the Redlands Water Co., and secured by these bonds.

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$11,660 13
2. Number of deposit accounts open January 1, 1892 .....	77
3. Number of deposit accounts opened during past year .....	79
4. Number of deposit accounts closed during past year .....	2
5. Amount deposited during past year .....	\$13,152 13
6. Amount withdrawn during past year .....	\$1,492 00
7. Amount of dividends or interest to depositors during past year .....	89 08
8. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> <div>5 per cent.</div> <div><math>3\frac{5}{16}</math> per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	None.
11. Amount added to reserve fund during past year .....	None.
12. Amount of gross earnings during past year .....	\$410 86
13. Amount of net earnings during past year .....	\$19 03
14. Number of deposits less than \$1,000 .....	76
15. Number of deposits over \$1,000 and less than \$2,000 .....	1
18. Average amount of each deposit account January 1, 1892 .....	\$151 43

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$21,666 66	Capital paid in coin .....	\$5,000 00
Money on hand .....	1,601 24	Profit and loss and contingent fund .....	252 99
Due from First National Bank of Redlands .....	6,335 36	Due depositors .....	24,350 27
Total resources .....	\$29,603 26	Total liabilities .....	\$29,603 26

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: F. P. Morrison, 216; A. L. Park, 50; George A. Cook, 50; R. J. Waters, 100; N. S. McAbee, 190; J. S. Edwards, 50; George H. Crafts, 25. Total number of shares held by the Directors is 681 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino .....	\$16,666 66	\$41,900 00
Trust notes secured by first mortgage on plant of Bear Valley Irrigation Co. ....	5,000 00	\$5,000 00
Totals .....	\$21,666 66	\$46,900 00

## BANK COMMISSIONERS' EXAMINATION. (April 26, 1892.)

Resources.		Liabilities.	
Loans on real estate .....	\$19,066 66	Capital paid up .....	\$5,000 00
Cash balances .....	18 94	Due depositors .....	16,160 93
Due from First National Bank, Redlands .....	2,245 36	Interest collected .....	413 53
Expenses, taxes, etc. ....	243 50		
Total resources .....	\$21,574 46	Total liabilities .....	\$21,574 46

RIVERSIDE SAVINGS BANK AND TRUST COMPANY. (Incorp.  
September 10, 1890.)

## JANUARY STATEMENT.

A. P. JOHNSON, President.

C. H. SCOTT, Secretary.

Resources.		Liabilities.	
Loans on real estate .....	\$119,260 00	Capital paid in coin .....	\$15,000 00
Money on hand .....	2,955 08	Profit and loss and contin- gent fund .....	2,980 23
Due from banks and bankers ..	22,033 56	Due depositors .....	129,059 36
Expenses .....	1,970 65		
Taxes .....	820 30		
Total resources .....	\$147,039 59	Total liabilities .....	\$147,039 59

The amount of capital stock is \$100,000; amount subscribed is \$15,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 150 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Johnson, 18; A. H. Naftzger, 12; T. H. B. Chamblin, 30; J. A. Simms, 7½; John McFarland, 6; L. C. Waite, 9; M. J. Daniels, 4½; J. S. Castleman, 18. Total number of shares held by the Directors is 78 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino .....	\$119,260 00	\$460,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$129,059 36
2. Number of deposit accounts open January 1, 1892 .....	486
3. Number of deposit accounts opened during past year .....	466
4. Number of deposit accounts closed during past year .....	160
5. Amount deposited during past year .....	\$227,539 80
6. Amount withdrawn during past year .....	\$122,742 01
7. Amount of dividends or interest to depositors during past year .....	\$3,425 63
8. Rate per cent per annum of such dividends or interest .....	5 per cent.
	Term .....
	Ordinary .....
12. Amount of gross earnings during past year .....	3 per cent.
13. Amount of net earnings during past year .....	\$9,953 65
14. Number of deposits less than \$1,000 .....	\$3,681 03
15. Number of deposits over \$1,000 and less than \$2,000 .....	456
16. Number of deposits over \$2,000 and less than \$5,000 .....	16
17. Number of deposits over \$5,000 .....	13
18. Average amount of each deposit account January 1, 1892 .....	1
	\$265 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$114,760 00	Capital paid in coin .....	\$15,000 00
Money on hand .....	2,355 62	Profit and loss and contin-	
Due from First National Bank		gent fund .....	4,281 16
of Riverside .....	15,392 79	Due depositors .....	115,698 26
Expenses .....	982 37		
Taxes .....	1,488 64		
Total resources .....	\$134,979 42	Total liabilities .....	\$134,979 42

The amount of capital stock is \$100,000; amount subscribed is \$15,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 150 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Johnson, 18; A. H. Naftzger, 12; T. H. B. Chamblin, 3; J. A. Simms, 7½; John McFarland, 6; L. C. Waite, 9; M. J. Daniels, 4½; J. S. Castleman, 18; John J. Hewitt, 12. Total number of shares held by the Directors is 90 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino .....	\$114,760 00	\$450,000 00

## BANK COMMISSIONERS' EXAMINATION. (April 23, 1892.)

Resources.		Liabilities.	
Loans on real estate .....	\$115,160 00	Capital paid up .....	\$15,000 00
Cash balances .....	799 37	Due depositors .....	118,924 30
Due from First National Bank		Interest collected .....	3,536 66
of Riverside .....	20,025 14		
Expenses, taxes, etc. ....	1,476 45		
Total resources .....	\$137,460 96	Total liabilities .....	\$137,460 96

FARMERS AND MECHANICS SAVINGS BANK—SACRAMENTO.  
(Incorp. September 20, 1890.)

B. U. STEINMAN, President.

D. D. WHITBECK, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$363,908 68	Capital paid in coin .....	\$100,000 00
Checks and other cash items ..	21,520 80	Reserve fund .....	2,045 76
Due from banks and bankers ..	23,100 38	Due depositors .....	311,133 22
Furniture and fixtures .....	1,188 83	Dividends unpaid, and sur-	
Other assets .....	10,903 69	plus .....	5,816 44
		Other liabilities .....	124 01
		Certificate of deposit .....	1,502 95
Total resources .....	\$420,622 38	Total liabilities .....	\$420,622 38

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: B. U. Steinman, 350; Solomon Runyon, 325; J. M. Stephenson, 200; E. K. Alsip, 150; James McNasser, 100; W. E. Terry, 250; C. H. Cummings, 100. Total number of shares held by the Directors is 1,475 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento .....	\$180,158 68	\$342,300 00
Placer .....	51,150 00	115,500 00
Washoe, Nevada .....	15,500 00	40,000 00
Solano .....	45,600 00	92,000 00
Nevada .....	7,500 00	18,000 00
Amador .....	6,000 00	13,000 00
Yolo .....	32,000 00	60,000 00
San Joaquin .....	12,500 00	24,500 00
Sutter .....	7,500 00	15,000 00
El Dorado .....	6,000 00	13,000 00
Totals .....	\$363,908 68	\$733,300 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$312,636 17
2. Number of deposit accounts open January 1, 1892 .....	988
3. Number of deposit accounts opened during past year .....	892
4. Number of deposit accounts closed during past year .....	314
5. Amount deposited during past year .....	\$658,847 44
6. Amount withdrawn during past year .....	\$438,870 49
7. Amount of dividends or interest to depositors during past year .....	\$7,116 53
8. Rate per cent per annum of such dividends or interest	<div> <div>Term .....</div> <div>Ordinary .....</div> </div> <div> <div>5½ per cent.</div> <div>4 per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	None.
10. Rate per cent per annum of same on paid up capital .....	None.
11. Amount added to reserve fund during past year .....	\$2,045 76
12. Amount of gross earnings during past year .....	\$22,038 92
13. Amount of net earnings during past year .....	\$10,074 04
14. Number of deposits less than \$1,000 .....	920
15. Number of deposits over \$1,000 and less than \$2,000 .....	34
16. Number of deposits over \$2,000 and less than \$5,000 .....	25
17. Number of deposits over \$5,000 .....	9
18. Average amount of each deposit account January 1, 1892 .....	\$314 91

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$70,000 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	394,438 68	Reserve fund .....	4,250 53
Money on hand .....	30,260 40	Due depositors .....	385,078 00
Due from banks and bankers ..	4,133 69	Dividends unpaid .....	7,347 59
Furniture and fixtures .....	1,183 83	Other liabilities .....	1,645 58
Other assets .....	671 85	Surplus .....	2,371 75
Total resources .....	\$500,693 45	Total liabilities .....	\$500,693 45

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: B. U. Steinman, 350; E. K. Alsip, 150; J. M. Stephenson, 200; Sol. Runyon, 425; James McNasser, 100; W. E. Terry, 250; C. H. Cummings, 100. Total number of shares held by the Directors is 1,575 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador.....	\$6,000 00	\$12,000 00
Alameda.....	1,500 00	3,000 00
Contra Costa.....	6,500 00	12,000 00
El Dorado.....	4,000 00	9,000 00
Nevada.....	9,600 00	20,700 00
Placer.....	56,660 00	124,000 00
Lake.....	2,200 00	4,500 00
Sutter.....	7,500 00	15,000 00
Solano.....	20,600 00	37,500 00
San Joaquin.....	12,500 00	21,000 00
Sacramento.....	202,428 68	368,200 00
Tuolumne.....	1,450 00	2,800 00
Yolo.....	34,500 00	70,000 00
Yuba.....	6,000 00	12,000 00
Washoe, Nevada.....	23,000 00	54,500 00
Totals.....	\$394,438 68	\$766,200 00

## BANK COMMISSIONERS' EXAMINATION. (March 17, 1892.)

Resources.		Liabilities.	
Loans on real estate.....	\$393,223 35	Capital paid up.....	\$100,000 00
Cash balances.....	29,996 13	Reserve fund.....	2,045 76
Due from banks and bankers.....	44,059 76	Due depositors.....	367,347 81
Furniture, fixtures, etc.....	1,188 83	Profit and loss.....	938 25
Expenses, taxes, etc.....	2,052 50	Other liabilities.....	188 75
Total resources.....	\$470,520 57	Total liabilities.....	\$470,520 57

## PEOPLE'S SAVINGS BANK—SACRAMENTO. (Incorp. May 23, 1879.)

## JANUARY STATEMENT.

WM. BECKMAN, President.

GEORGE W. LORENZ, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$11,220 00	Capital paid in coin.....	\$225,500 00
Real estate taken for debt.....	21,417 26	Reserve fund.....	50,682 23
Miscellaneous bonds and stocks.....	100 00	Profit and loss and contingent fund.....	20,977 74
Loans on real estate.....	837,989 04	Due depositors.....	747,197 85
Money on hand.....	37,255 73	Dividends unpaid.....	10,419 89
Due from banks and bankers.....	145,795 68		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$1,054,777 71	Total liabilities.....	\$1,054,777 71

The amount of capital stock is \$500,000; amount subscribed is \$410,000; amount paid in coin is \$225,500. The total number of shares of stock issued is 410,000 shares; the amount paid on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Beckman, 75,000; J. L. Huntoon, 56,107; Wm. Johnston, 1,056; E. J. Croly, 4,119; Samuel Gottlieb, 1,121; George M. Hayton, 6,498; E. C. Atkinson, 221. Total number of shares held by the Directors is 144,122.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Tehama .....	\$14,318 10
Colusa .....	6,299 16
Glenn .....	800 00
Total .....	\$21,417 26

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer .....	\$101,000 00	\$200,000 00
Colusa .....	26,000 00	55,000 00
Tehama .....	70,000 00	140,000 00
Fresno .....	105,000 00	210,000 00
Butte .....	25,000 00	50,000 00
El Dorado .....	7,000 00	20,000 00
San Joaquin .....	10,000 00	20,000 00
Solano .....	15,800 00	30,000 00
Sutter .....	30,000 00	60,000 00
Tulare .....	2,000 00	5,000 00
Yuba .....	5,500 00	10,000 00
Yolo .....	8,400 00	17,000 00
Lassen .....	16,000 00	50,000 00
Sacramento .....	199,089 04	350,000 00
Glenn .....	86,400 00	200,000 00
Washoe, Nevada .....	96,800 00	200,000 00
Humboldt, Nevada .....	34,000 00	60,000 00
Totals .....	\$837,989 04	\$1,677,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$747,197 85
2. Number of deposit accounts open January 1, 1892 .....	1,457
3. Number of deposit accounts opened during past year .....	667
4. Number of deposit accounts closed during past year .....	472
5. Amount deposited during past year (certificates not included) .....	\$842,060 29
6. Amount withdrawn during past year (certificates not included) .....	\$716,899 50
7. Amount of dividends or interest to depositors during past year .....	\$26,804 42
8. Rate per cent per annum of such dividends or interest {Term .....	4 per cent.
Ordinary .....	5.33½ per cent.
9. Amount of dividends to stockholders during past year .....	\$13,518 45
10. Rate per cent per annum of same on paid up capital .....	6 per cent.
11. Amount added to reserve fund during past year .....	\$6,008 95
12. Amount of gross earnings during past year .....	\$74,697 55
13. Amount of net earnings during past year .....	\$50,684 08
18. Average amount of each deposit account January 1, 1892 .....	\$512 83

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate taken for debt .....	Reserve fund .....
Bonds and stocks .....	Profit and loss and contin-
Loans on real estate .....	gent fund .....
Money on hand .....	Due depositors .....
Due from banks and bankers .....	Dividends unpaid .....
Furniture and fixtures .....	
Total resources .....	Total liabilities .....

The amount of capital stock is \$500,000; amount subscribed is \$410,000; amount paid in coin is \$225,500. The total number of shares of stock issued is 410,000 shares; the amount paid on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows: William Beckman, 77,364; J. L. Huntoon, 56,107; William Johnston, 1,056; E. J. Croly, 4,119; Samuel Gottlieb, 1,121; George M. Hayton, 6,498; E. C. Atkinson, 221. Total number of shares held by the Directors is 146,486 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Tehama .....	\$14,318 10
Colusa .....	6,299 16
Glenn .....	800 00
Total .....	\$21,417 26

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento .....	\$225,669 36	\$500,000 00
Placer .....	110,900 00	200,000 00
Glenn .....	85,000 00	170,000 00
Tehama .....	90,000 00	180,000 00
Fresno .....	105,000 00	200,000 00
Butte .....	15,000 00	30,000 00
El Dorado .....	7,000 00	14,000 00
San Joaquin .....	44,800 00	80,000 00
Solano .....	20,800 00	40,000 00
Sutter .....	24,500 00	50,000 00
Tulare .....	5,500 00	10,000 00
Yuba .....	8,000 00	20,000 00
Yolo .....	8,500 00	20,000 00
Lassen .....	16,000 00	50,000 00
Colusa .....	33,500 00	60,000 00
Stanislaus .....	9,000 00	20,000 00
Washoe, Nevada .....	67,000 00	120,000 00
Humboldt, Nevada .....	33,500 00	60,000 00
Ormsby, Nevada .....	10,000 00	20,000 00
Totals .....	\$919,669 36	\$1,844,000 00

#### BANK COMMISSIONERS' EXAMINATION. (August 6, 1891.)

Resources.	Liabilities.
Bank premises .....	Capital paid up .....
Other real estate .....	Reserve fund .....
Invested in stocks, bonds, and warrants .....	Due depositors .....
Loans and discounts .....	Due banks and bankers .....
Cash balances .....	Interest collected .....
Due from banks and bankers .....	Rents, exchange, etc. ....
Furniture, fixtures, etc. ....	Dividends unpaid .....
Expenses, taxes, etc. ....	Profit and loss .....
	Other liabilities .....
Total resources .....	Total liabilities .....

## SACRAMENTO BANK. (Incorp. January 28, 1875.)

## JANUARY STATEMENT.

WILLIAM P. COLEMAN, President.

EDWARD R. HAMILTON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$25,000 00	Capital paid in coin.....	\$350,000 00
Real estate taken for debt .....	40,781 43	Reserve fund .....	50,000 00
Miscellaneous stocks.....	1,000 00	Profit and loss and contingent	
Loans on real estate .....	3,359,618 15	fund .....	25,401 82
Money on hand.....	189,156 78	Due depositors.....	3,263,945 74
Due from banks and bankers..	217,350 11	Other liabilities (interest, etc.)	143,558 91
Total resources.....	\$3,832,906 47	Total liabilities.....	\$3,832,906 47

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$350,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: William P. Coleman, 705; M. E. Ross, 800; P. Scheld, 1,348; F. R. Dray, 360; F. Bird-sall, 52. Total number of shares held by the Directors is 3,265 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento .....	\$4,319 62	\$4,400 00
San Joaquin .....	3,188 07	3,200 00
Calaveras .....	1,042 60	1,050 00
Tehama .....	1,575 74	1,600 00
Stanislaus .....	10,188 28	10,200 00
Tulare .....	20,467 12	21,000 00
Totals .....	\$40,781 43	\$41,450 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador .....	\$3,700 00	\$7,000 00
Butte .....	60,931 93	120,000 00
Calaveras .....	2,150 00	4,000 00
Colusa .....	73,676 87	140,000 00
El Dorado .....	9,780 49	18,000 00
Fresno .....	962,278 83	1,700,000 00
Glenn .....	294,707 46	550,000 00
Nevada .....	17,503 75	30,000 00
Merced .....	173,937 93	350,000 00
Placer .....	77,758 60	140,000 00
Sacramento .....	351,293 74	600,000 00
Solano .....	42,888 92	75,000 00
San Joaquin .....	73,624 60	140,000 00
Stanislaus .....	466,649 83	800,000 00
Sutter .....	38,235 56	70,000 00
Tehama .....	21,100 00	40,000 00
Tuolumne .....	5,545 00	10,000 00
Yuba .....	12,500 00	22,000 00
Yolo .....	72,528 10	140,000 00
Kern .....	10,400 00	18,000 00
Lake .....	3,500 00	6,000 00
Tulare .....	584,926 54	1,000,000 00
Totals.....	\$3,359,618 15	\$5,980,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Street Improvement Co. stock .....	\$1,000 00	\$1,000 00	\$1,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$3,263,154 00
2. Number of deposit accounts open January 1, 1892.....	4,025
3. Number of deposit accounts opened during past year .....	1,288
4. Number of deposit accounts closed during past year .....	1,020
5. Amount deposited during past year .....	\$1,228,556 00
6. Amount withdrawn during past year.....	\$1,050,331 00
7. Amount of dividends or interest to depositors during past year.....	\$141,000 00
8. Rate per cent per annum of such dividends or interest {Term..... $5\frac{6}{10}$ and $5\frac{1}{2}$ per cent. Ordinary..... $4\frac{2}{10}$ and 4 per cent.	\$16,400 00
9. Amount of dividends to stockholders during past year.....	\$50,000 00
10. Rate per cent per annum of same on paid up capital.....	$5\frac{6}{10}$ and $5\frac{1}{2}$ per cent.
11. Amount added to reserve fund during past year.....	\$337,000 00
12. Transferred from reserve fund to stock account .....	\$244,000 00
13. Amount of gross earnings collected during past year.....	3,298
14. Amount of net earnings during past year from collections made.....	367
15. Number of deposits less than \$1,000 .....	265
16. Number of deposits over \$1,000 and less than \$2,000 .....	95
17. Number of deposits over \$2,000 and less than \$5,000.....	
18. Number of deposits over \$5,000 .....	
19. Average amount of each deposit account January 1, 1892 .....	\$810 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises.....\$25,000 00	Capital paid in coin.....\$350,000 00
Real estate taken for debt.....38,376 59	Reserve fund.....49,990 92
Miscellaneous bonds.....100 00	Profit and loss and contingent fund.....86,623 99
Loans on real estate.....3,621,918 77	Due depositors.....3,385,013 79
Money on hand.....90,210 51	Other liabilities (interest, etc.).....74,440 91
Due from banks and bankers.....144,952 32	
Expenses.....25,511 42	
Total resources.....\$3,946,069 61	Total liabilities.....\$3,946,069 61

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$350,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. P. Coleman, 705; P. Scheld, 1,348; M. E. Ross, 800; F. R. Dray, 360; F. Birdsall, 52. Total number of shares held by the Directors is 3,265 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento.....	\$4,319 62	\$5,000 00
San Joaquin.....	3,130 78	3,500 00
Calaveras.....	1,042 60	1,050 00
Tehama.....	1,575 74	1,600 00
Stanislaus.....	10,227 78	11,000 00
Tulare.....	18,080 12	18,100 00
Totals.....	\$38,376 59	\$40,250 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento .....	\$327,247 80	\$600,000 00
Amador .....	5,800 00	12,000 00
Butte .....	76,925 00	150,000 00
Calaveras .....	2,150 00	5,000 00
Colusa .....	57,552 50	100,000 00
El Dorado .....	9,804 75	18,000 00
Kern .....	14,850 00	25,000 00
Lake .....	2,850 00	5,000 00
Merced .....	170,329 48	350,000 00
Nevada .....	10,507 25	20,000 00
Placer .....	100,974 30	200,000 00
San Joaquin .....	68,935 00	130,000 00
Sutter .....	49,157 51	100,000 00
Solano .....	42,866 92	80,000 00
Stanislaus .....	449,273 78	1,000,000 00
Tulare .....	694,858 13	1,400,000 00
Fresno .....	1,093,434 47	2,100,000 00
Tehama .....	24,628 05	45,000 00
Yuba .....	12,500 00	23,000 00
Yolo .....	70,015 50	140,000 00
Tuolumne .....	5,545 00	10,000 00
Glenn .....	326,713 33	600,000 00
Mariposa .....	5,000 00	10,000 00
Totals .....	\$3,621,918 77	\$7,123,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Sacramento Street Improvement Co. bonds...	\$100 00	\$100 00	\$100 00

## BANK COMMISSIONERS' EXAMINATION. (August 10, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$28,216 18	Capital paid up .....	\$300,000 00
Other real estate .....	56,510 91	Reserve fund .....	45,283 24
Invested in stocks .....	1,000 00	Due depositors .....	3,134,908 80
Loans on real estate .....	3,174,148 33	Interest collected .....	21,133 64
Cash balances .....	230,948 25	Rents, exchange, etc. ....	1,007 21
Due from banks and bankers ..	67,655 73	Profit and loss .....	57,411 12
Expenses, taxes, etc. ....	3,948 58	Other liabilities .....	2,683 97
Total resources .....	\$3,562,427 98	Total liabilities .....	\$3,562,427 98



## SAVINGS BANK OF ST. HELENA. (Incorp. January, 1892.)

## JULY STATEMENT.

D. O. HUNT, President.

A. L. WILLIAMS, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$22,550 00	Capital paid in coin .....	\$10,000 00
Loans on other securities (grain, etc.) .....	1,000 00	Profit and loss and contin- gent fund .....	2 00
Due from Carver National Bank .....	2,046 10	Due banks and bankers .....	15,591 36
Expenses .....	127 76	Other liabilities .....	130 50
Total resources .....	\$25,723 86	Total liabilities .....	\$25,723 86

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: I. M. Weitz, 120; D. O. Hunt, 100; M. G. Richie, 100; Thomas Watt, 100; A. L. Williams, 100. Total number of shares held by the Directors is 520 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$22,050 00	\$45,500 00
Humboldt .....	500 00	1,000 00
Totals .....	\$22,550 00	\$46,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
79,500 gallons wine, including cooperage .....	\$1,000 00	\$15,000 00

ORANGE COUNTY SAVINGS, LOAN, AND TRUST COMPANY—  
SANTA ANA. (Incorp. April 8, 1889.)

## JANUARY STATEMENT.

N. PALMER, President.

C. F. MANSUR, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$9,213 10	Capital paid in coin .....	\$19,400 00
Miscellaneous bonds .....	3,595 50	Profit and loss and contin- gent fund .....	12 53
County warrants .....	93 00	Due depositors .....	58,117 17
Loans on real estate .....	54,590 01	Other liabilities .....	5 50
Money on hand .....	5,525 09		
Furniture and fixtures .....	4,487 92		
Other assets .....	30 58		
Total resources .....	\$77,535 20	Total liabilities .....	\$77,535 20

The amount of capital stock is \$100,000; amount subscribed is \$97,000; amount paid in coin is \$19,400. The total number of shares of stock issued is 97 shares; the amount paid on each share of stock is \$200.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 10; I. N. Rafferty, 10; W. H. Spurgeon, 10; D. Halladay, 10; C. D. Ball, 2. Total number of shares held by the Directors is 42 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino .....	\$2,100 00	\$6,000 00
Los Angeles .....	600 00	1,000 00
Orange .....	51,890 01	125,000 00
Totals .....	\$54,590 01	\$134,000 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Orange County school bonds -----	\$3,500 00	\$3,595 50	\$3,595 50
Orange County school warrants -----	93 00	93 00	93 00
Totals -----	\$3,593 00	\$3,688 50	\$3,688 50

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 (ledger accounts, \$48,773 33; certificates, \$9,343 84).....	\$58,117 17
2. Number of deposit accounts open January 1, 1892.....	344
3. Number of deposit accounts opened during past year.....	301
4. Number of deposit accounts closed during past year.....	No account kept.
5. Amount deposited during past year.....	\$239,948 73
6. Amount withdrawn during past year.....	\$226,622 43
7. Amount of dividends or interest to depositors during past year.....	\$1,086 17
8. Rate per cent per annum of such dividends or interest (Term..... Ordinary.....)	4 1/2 per cent. 3 per cent.
9. Amount of dividends to stockholders during past year.....	None.
10. Amount added to reserve fund during past year.....	None.
12. Amount of gross earnings during past year.....	\$3,645 55
13. Amount of net earnings during past year.....	\$986 29
14. Number of deposits less than \$1,000.....	337
15. Number of deposits over \$1,000 and less than \$2,000.....	4
16. Number of deposits over \$2,000 and less than \$5,000.....	1
17. Number of deposits over \$5,000.....	2
18. Average amount of each deposit account January 1, 1892.....	\$141 78

### JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$9,213 10	Capital paid in coin .....	\$19,400 00
Miscellaneous bonds .....	2,895 50	Profit and loss and contin-	
Loans on real estate .....	62,675 00	gent fund .....	2,069 51
Money on hand .....	25,076 98	Due depositors .....	84,176 32
Furniture and fixtures .....	4,487 92	Stamp deposit system .....	40 00
Expenses .....	264 85		
Taxes .....	298 36		
Salary .....	750 00		
Recording and insurance .....	24 17		
Total resources .....	\$105,685 83	Total liabilities .....	\$105,685 83

The amount of capital stock is \$100,000; amount subscribed is \$97,000; amount paid in coin is \$19,400. The total number of shares of stock issued is 97 shares; the amount paid on each share of stock is \$200.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 10; W. H. Spurgeon, 10; I. N. Rafferty, 10; C. W. Humphreys, 3; C. D. Ball, 2. Total number of shares held by the Directors is 35 shares.

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$61,675 00	\$150,000 00
Los Angeles .....	1,000 00	4,000 00
Totals.....	\$62,675 00	\$154,000 00

#### AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.
Orange County school bonds .....	\$2,800 00	\$2,895 50

#### BANK COMMISSIONERS' EXAMINATION. (March 29, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$9,213 10	Capital paid up.....	\$19,400 00
Invested in stocks, bonds, and warrants.....	3,595 50	Due depositors.....	64,155 37
Loan on real estate.....	52,868 75	Interest collected.....	8 36
Cash balances.....	12,776 38	Rents, exchange, etc.....	8 36
Furniture, fixtures, etc.....	4,487 92	Profit and loss.....	37 53
Expenses, taxes, etc.....	667 97		
Total resources.....	\$83,609 62	Total liabilities.....	\$83,609 62

#### SAVINGS BANK OF SAN BERNARDINO. (Incorp. December 2, 1889.)

##### JANUARY STATEMENT.

N. S. McABEE, President.

S. F. ZOMBRO, Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$46,010 36	Capital paid in coin.....	\$10,000 00
Money on hand.....	1,145 28	Reserve fund.....	150 75
Due from Farmers Exchange Bank of San Bernardino.....	17,460 32	Profit and loss and contingent fund.....	1,818 48
		Due depositors.....	52,646 73
Total resources.....	\$64,615 96	Total liabilities.....	\$64,615 96

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 31 $\frac{3}{4}$ ; Richard Gird, 22 $\frac{9}{16}$ ; N. S. McAbee, 112 $\frac{1}{4}$ ; John Anderson, 34 $\frac{1}{4}$ ; James Fleming, 34 $\frac{1}{4}$ ; W. W. Stow, 67 $\frac{1}{2}$ ; M. Byrne, 30; S. F. Zombro, 30; C. W. C. Rowell, 25. Total number of shares held by the Directors is 877 $\frac{1}{2}$  shares.

Name of County.	Amount Loaned.	Market Value.
San Bernardino -----	\$46,010 36	\$137,500 00

1. Total deposits January 1, 1892 .....	\$43,790 73
2. Number of deposit accounts open January 1, 1892 .....	176
3. Number of deposit accounts opened during past year .....	124
4. Number of deposit accounts closed during past year .....	78
5. Amount deposited during past year .....	\$40,607 99
6. Amount withdrawn during past year .....	\$30,139 90
7. Amount of dividends or interest to depositors during past year .....	\$805 36
8. Rate per cent per annum of such dividends or interest .....	5 per cent.
{Term .....	5 per cent.
{Ordinary .....	3 $\frac{3}{10}$ per cent.
9. Amount of dividends to stockholders during past year .....	None.
10. Rate per cent per annum of same on paid up capital .....	None.
11. Amount added to reserve fund during past year .....	None.
12. Amount of gross earnings during past year .....	\$5,584 83
13. Amount of net earnings during past year .....	\$2,353 54
14. Number of deposits less than \$1,000 .....	166
15. Number of deposits over \$1,000 and less than \$2,000 .....	8
16. Number of deposits over \$2,000 and less than \$5,000 .....	1
17. Number of deposits over \$5,000 .....	1
18. Average amount of each deposit account January 1, 1892 .....	\$248 00

Resources.		Liabilities.	
Real estate taken for debt.....	\$1,505 63	Capital paid in coin.....	\$10,000 00
Loans on real estate .....	63,538 83	Reserve fund .....	1,200 00
Money on hand .....	956 79	Profit and loss and contingent fund .....	919 21
Due from Farmers Exchange Bank .....	11,823 32	Due depositors.....	65,705 36
<b>Total resources .....</b>	<b>\$77,824 57</b>	<b>Total liabilities .....</b>	<b>\$77,824 57</b>

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 31 $\frac{1}{2}$ ; Richard Gird, 22 $\frac{3}{4}$ ; N. S. McAbee, 112 $\frac{1}{4}$ ; John Anderson, 34 $\frac{1}{2}$ ; W. W. Stow, 67 $\frac{1}{2}$ ; James Fleming, 34 $\frac{1}{2}$ ; S. F. Zombro, 30; C. W. C. Rowell, 25. Total number of shares held by the Directors is 847 $\frac{1}{2}$  shares.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$1,505 63	\$1,800 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$63,538 83	\$212,300 00

## BANK COMMISSIONERS' EXAMINATION. (April 22, 1892.)

Resources.		Liabilities.	
Loans on real estate.....	\$50,380 36	Capital paid up.....	\$10,000 00
Cash balances.....	47 40	Reserve fund.....	1,200 00
Due from Farmers Exchange Bank.....	15,578 54	Due depositors.....	54,248 94
Expenses, taxes, etc.....	516 44	Rents, exchange, etc.....	34 91
Total resources.....	\$66,522 74	Profit and loss.....	1,038 89
		Total liabilities.....	\$66,522 74

SANTA BARBARA SAVINGS AND LOAN BANK. (Incorp.  
March 19, 1891.)

## JANUARY STATEMENT.

GEORGE S. EDWARDS, President.

W. B. METCALF, Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$49,065 00	Capital paid in coin.....	\$10,000 00
Money on hand.....	1,040 00	Profit and loss and contin- gent fund.....	872 78
Due from Commercial Bank of Santa Barbara.....	21,571 12	Due depositors.....	61,631 79
Expenses.....	828 45		
Total resources.....	\$72,504 57	Total liabilities.....	\$72,504 57

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: George S. Edwards, 350; Hugh D. Vail, 100; E. B. Hall, 10; Joseph Sexton, 50; W. W. Hollister, 30; James A. Blood, 25; W. C. Shaw, 20. Total number of shares held by the Directors is 585 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara.....	\$49,065 00	\$142,800 00



## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$61,631 79
2. Number of deposit accounts open January 1, 1892 .....	231
3. Number of deposit accounts opened during past year .....	269
4. Number of deposit accounts closed during past year .....	38
5. Amount deposited during past year .....	\$75,258 96
6. Amount withdrawn during past year .....	\$13,627 17
7. Amount of dividends or interest to depositors during past year .....	None.
8. Rate per cent per annum of such dividends or interest—Term .....	4 per cent.
9. Amount of dividends to stockholders during past year .....	None.
10. Rate per cent per annum of same on paid up capital .....	None.
14. Number of deposits less than \$1,000 .....	223
15. Number of deposits over \$1,000 and less than \$2,000 .....	5
16. Number of deposits over \$2,000 and less than \$5,000 .....	3
17. Number of deposits over \$5,000 .....	None.
18. Average amount of each deposit account January 1, 1892 .....	\$266 80

## JULY STATEMENT.

Resources.		Liabilities.	
School bonds .....	\$1,821 50	Capital paid in coin .....	\$10,000 00
Loans on real estate .....	80,545 00	Profit and loss and contin-	
Due from Commercial Bank of		gent fund .....	440 53
Santa Barbara .....	23,237 19	Due depositors .....	95,163 16
Total resources .....	\$105,603 69	Total liabilities .....	\$105,603 69

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. S. Edwards, 515; Hugh D. Vail, 100; E. B. Hall, 10; Joseph Sexton, 50; James A. Blood, 25; W. C. Shaw, 20; W. W. Hollister, 30. Total number of shares held by the Directors is 750 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara .....	\$79,045 00	\$174,000 00
Ventura .....	1,500 00	3,000 00
Totals .....	\$80,545 00	\$177,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Teelate School District bonds .....	\$1,200 00	\$1,321 50	\$1,321 50
Mission School District bonds .....	500 00	500 00	500 00
Totals .....	\$1,700 00	\$1,821 50	\$1,821 50

## BANK COMMISSIONERS' EXAMINATION. (March 15, 1892.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$1,321 50	Capital paid up.....	\$10,000 00
Loans on real estate.....	67,005 00	Due depositors.....	80,573 30
Due from banks and bankers.....	22,057 56	Interest collected.....	622 92
Expenses, taxes, etc.....	175 80	Profit and loss.....	44 33
Other assets.....	680 69		
Total resources.....	\$91,240 55	Total liabilities.....	\$91,240 55

SANTA CRUZ BANK OF SAVINGS AND LOAN. (Incorp.  
March, 1870.)

## JANUARY STATEMENT.

J. H. LOGAN, President.

F. G. MENEFFEE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,000 00	Capital paid in coin.....	\$49,140 00
Loans on real estate.....	450,769 55	Reserve fund.....	4,000 00
Money on hand.....	26,167 72	Profit and loss and contin- gent fund.....	10,022 14
Due from Bank of Santa Cruz County.....	30,000 00	Due depositors.....	451,207 93
Furniture and fixtures.....	1,500 00	Dividends unpaid.....	67 20
Total resources.....	\$514,437 27	Total liabilities.....	\$514,437 27

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$49,140. The total number of shares of stock issued is 2,457 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Logan, 38; P. B. Fagen, 413; L. Schwartz, 362; B. F. Porter, 100; S. F. Grover, 23; J. D. Phelan, 13; W. T. Jeter, 7. Total number of shares held by the Directors is 956 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Mateo.....	\$17,500 00	\$30,000 00
Monterey.....	17,000 00	35,000 00
Tacoma, Washington.....	45,000 00	100,000 00
San Joaquin.....	13,000 00	27,500 00
Santa Cruz.....	358,269 55	625,000 00
Totals.....	\$405,769 55	\$817,500 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$451,207 93
2. Number of deposit accounts open January 1, 1892 .....	896
3. Number of deposit accounts opened during past year .....	351
4. Number of deposit accounts closed during past year .....	257
5. Amount deposited during past year .....	\$286,547 51
6. Amount withdrawn during past year .....	\$283,981 50
7. Amount of dividends or interest to depositors during past year .....	\$15,431 24
8. Rate per cent per annum of such dividends or interest—Term .....	4 per cent.
9. Amount of dividends to stockholders during past year .....	\$2,500 00
10. Rate per cent per annum of same on paid up capital .....	8 per cent.
11. Amount added to reserve fund during past year .....	\$4,000 00
12. Amount of gross earnings during past year .....	\$39,631 42
13. Amount of net earnings during past year .....	\$15,501 35
14. Number of deposits less than \$1,000 .....	784
15. Number of deposits over \$1,000 and less than \$2,000 .....	73
16. Number of deposits over \$2,000 and less than \$5,000 .....	31
17. Number of deposits over \$5,000 .....	8
18. Average amount of each deposit account January 1, 1892 .....	\$503 58

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$6,000 00	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	428,557 37	Reserve fund .....	5,000 00
Money on hand .....	29,262 97	Profit and loss and contin-	
Due from Bank of Santa Cruz		gent fund .....	10,562 17
County .....	55,000 00	Due depositors .....	454,758 17
Furniture and fixtures .....	1,500 00		
Total resources .....	\$520,320 34	Total liabilities .....	\$520,320 34

The amount of capital stock is \$500,000; amount subscribed is \$250,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Logan, 38; P. B. Fagen, 414; L. Schwartz, 362; B. F. Porter, 100; S. F. Grover, 23; J. D. Phelan, 13; W. T. Jeter, 7. Total number of shares held by the Directors is 957 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$17,000 00	\$35,000 00
San Joaquin .....	13,000 00	27,500 00
San Mateo .....	17,500 00	30,000 00
State of Washington .....	37,000 00	90,000 00
Santa Cruz .....	344,057 37	625,000 00
Totals .....	\$428,557 37	\$807,500 00

## BANK COMMISSIONERS' EXAMINATION. (August 25, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$6,000 00	Capital paid up .....	\$49,140 00
Loans on real estate .....	410,202 70	Reserve fund .....	4,000 00
Cash balances .....	52,029 44	Due depositors .....	447,190 27
Due from banks and bankers .....	35,000 00	Interest collected .....	2,651 00
Furniture, fixtures, etc. ....	1,500 00	Dividends unpaid .....	92 40
Expenses, taxes, etc. ....	395 85	Profit and loss .....	2,053 72
Total resources .....	\$505,127 99	Total liabilities .....	\$505,127 99

## CITY SAVINGS BANK—SANTA CRUZ. (Incorp. December 6, 1887.)

## JANUARY STATEMENT.

L. K. BALDWIN, President.

W. D. HASLAM, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$221,599 32	Capital paid in coin .....	\$7,410 00
Money on hand .....	14,234 51	Reserve fund .....	10,110 11
Furniture and fixtures .....	524 15	Due depositors .....	215,158 45
		Dividends unpaid .....	741 00
		Surplus fund .....	2,938 42
Total resources .....	\$236,357 98	Total liabilities .....	\$236,357 98

The amount of capital stock is \$100,000; amount subscribed is \$74,100; amount paid in coin is \$7,410. The total number of shares of stock issued is 741 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 70; F. A. Hihn, 134; A. Russell, 20; M. A. Buckley, 60; Jackson Sylvar, 20; I. L. Thurber, 67; A. D. Peña, 82. Total number of shares held by the Directors is 453 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$221,599 32	\$451,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$215,158 45
2. Number of deposit accounts open January 1, 1892 .....	520
3. Number of deposit accounts opened during past year .....	278
4. Number of deposit accounts closed during past year .....	188
5. Amount deposited during past year .....	\$196,893 70
6. Amount withdrawn during past year .....	\$153,673 69
7. Amount of dividends or interest to depositors during past year .....	\$6,221 35
8. Rate per cent per annum of such dividends or interest—Ordinary .....	4 per cent.
9. Amount of dividends to stockholders during past year .....	\$1,482 00
10. Rate per cent per annum of same on paid up capital .....	20 per cent.
11. Amount added to reserve fund during past year .....	\$5,428 77
12. Amount of gross earnings during past year .....	\$15,835 31
13. Amount of net earnings during past year .....	\$6,910 77
14. Number of deposits less than \$1,000 .....	467
15. Number of deposits over \$1,000 and less than \$2,000 .....	34
16. Number of deposits over \$2,000 and less than \$5,000 .....	18
17. Number of deposits over \$5,000 .....	1
18. Average amount of each deposit account January 1, 1892 .....	\$413 76 <sup>65</sup> / <sub>100</sub>

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$278,427 84	Capital paid in coin .....	\$16,730 00
Money on hand .....	13,907 93	Reserve fund .....	19,407 99
Furniture and fixtures .....	721 61	Due depositors .....	255,246 39
		Dividends unpaid .....	1,673 00
Total resources .....	\$293,057 38	Total liabilities .....	\$293,057 38



The amount of capital stock is \$300,000; amount subscribed is \$167,300; amount paid in coin is \$16,730. The total number of shares of stock issued is 1,673 shares; the amount paid on each share of stock is \$10.

The names of the Directors; and number of shares of stock held by each, are as follows: L. K. Baldwin, 140; I. L. Thurber, 154; F. A. Hihn, 432; A. Russell, 40; J. Sylvar, 40; M. A. Buckley, 120; A. H. Wilbur, 50. Total number of shares held by the Directors is 976 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$275,427 84	\$600,000 00
Santa Clara.....	2,000 00	4,500 00
Monterey.....	1,000 00	2,200 00
Totals.....	\$278,427 84	\$606,700 00

## BANK COMMISSIONERS' EXAMINATION. (August 24, 1891.)

Resources.		Liabilities.	
Loans on real estate.....	\$196,492 55	Capital paid up.....	\$7,410 00
Cash balances.....	3,388 54	Reserve fund.....	9,695 11
Furniture, fixtures, etc. ....	550 70	Due depositors.....	180,977 53
Expenses, taxes, etc. ....	158 00	Interest collected.....	905 45
		Other liabilities.....	1,601 70
Total resources.....	\$200,589 79	Total liabilities.....	\$200,589 79

## SAN DIEGO SAVINGS BANK. (Incorp. April 15, 1889.)

## JANUARY STATEMENT.

J. W. SEFTON, President.

M. T. GILMORE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$5,663 86	Capital paid in coin.....	\$20,000 00
Miscellaneous bonds.....	4,000 00	Reserve fund.....	227 30
Loans on real estate.....	191,513 23	Profit and loss and contin- gent fund.....	9,108 14
Loans on stocks.....	1,500 00	Due depositors.....	209,688 72
Money on hand.....	34,009 22		
Expenses.....	1,307 60		
Taxes.....	1,030 25		
Total resources.....	\$239,024 16	Total liabilities.....	\$239,024 16

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Sefton, 383; M. Sherman, 200; J. Toles, 83½; N. H. Conklin, 200; Geo. Hannahs, 100; J. Gruendike, 190; J. E. Tishburn, 73½. Total number of shares held by the Directors is 1,229½ shares.





## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$5,663 86	Capital paid in coin .....	\$20,000 00
Miscellaneous bonds .....	4,000 00	Reserve fund .....	500 00
Loans on real estate .....	177,852 98	Profit and loss and contin-	
Loans on stocks .....	500 00	gent fund .....	10,059 72
Money on hand .....	21,765 99	Due depositors .....	198,713 91
Due from First National Bank of San Diego .....	15,384 74		
Expenses .....	1,712 65		
Taxes .....	2,393 41		
Total resources .....	\$229,273 63	Total liabilities .....	\$229,273 63

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Sefton, 499; M. Sherman, 10; George Hannahs, 100; J. Gruendike, 190; O. J. Stough, 300; H. Roach, 100; N. H. Conklin, 200. Total number of shares held by the Directors is 1,399 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$5,663 86	\$6,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$177,852 98	\$319,600 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Cowles School District bonds .....	\$4,000 00	\$4,000 00	\$4,090 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
10 shares First National Bank of San Diego---	\$1,000 00	\$500 00	\$900 00

## BANK COMMISSIONERS' EXAMINATION. (November 10, 1891.)

Resources.		Liabilities.	
Real estate .....	\$5,663 86	Capital paid up .....	\$20,000 00
Invested in stocks .....	4,000 00	Reserve fund .....	227 30
Loans on real estate .....	195,098 23	Due depositors .....	215,068 49
Cash balances .....	1,479 71	Interest collected .....	6,043 03
Expenses, taxes, etc. ....	992 01	Profit and loss .....	1,131 69
Due from First National Bank of San Diego .....	35,236 70		
Total resources .....	\$242,470 51	Total liabilities .....	\$242,470 51

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO. (Incorp.  
May 16, 1886.)

## JANUARY STATEMENT.

BRYANT HOWARD, President.

MONROE JOHNSON, Secretary and Treasurer.

Resources.		Liabilities.	
Real estate taken for debt .....	\$25,274 12	Capital paid in coin .....	\$10,000 00
Loans on real estate .....	335,556 71	Profit and loss and contin- gent fund .....	16,863 62
Loans on stocks .....	22,379 68	Due depositors .....	419,110 90
Money on hand .....	53,617 13		
Due from Consolidated Na- tional Bank .....	7,506 44		
Expenses .....	987 99		
Taxes .....	652 45		
Total resources .....	\$445,974 52	Total liabilities .....	\$445,974 52

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Hiram Mabury, 204; M. H. Howard, 175; J. H. Barbour, 21; O. S. Witherby, 115; Bryant Howard, 31; James McCoy, 35; M. Johnson, 10. Total number of shares held by the Directors is 591 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$25,274 12	\$30,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$335,556 71	\$600,000 00

Description or Class.	Par Value.	Amount Loaned.	Market Value.
1,431 shares San Diego Flume Co. stock (since been disposed of) -----	\$143,100 00	\$22,379 68	\$86,480 00

1. Total deposits January 1, 1892.....	\$419,110 90
2. Number of deposit accounts open January 1, 1892.....	1,254
3. Number of deposit accounts opened during past year.....	667
4. Number of deposit accounts closed during past year.....	522
5. Amount deposited during past year.....	\$469,950 35
6. Amount withdrawn during past year.....	\$432,073 83
7. Amount of dividends or interest to depositors during past year.....	\$22,156 76
8. Rate per cent per annum of such dividends or interest	<div> <div>Term.....</div> <div>Ordinary.....</div> </div> <div> <div>6 per cent.</div> <div>5 per cent.</div> </div>
9. Amount of dividends to stockholders during past year.....	\$1,200 00
10. Rate per cent per annum of same on paid up capital.....	12 per cent.
11. Amount added to reserve fund during past year.....	\$2,945 93
12. Amount of gross earnings during past year.....	\$37,094 18
13. Amount of net earnings during past year.....	\$11,883 85
14. Number of deposits less than \$1,000.....	1,182
15. Number of deposits over \$1,000 and less than \$2,000.....	47
16. Number of deposits over \$2,000 and less than \$5,000.....	16
17. Number of deposits over \$5,000.....	9
18. Average amount of each deposit account January 1, 1892.....	\$335 00

Resources.		Liabilities.	
Real estate taken for debt.....	\$51,579 59	Capital paid in coin.....	\$10,000 00
Loans on real estate.....	348,578 15	Profit and loss and contin-	
Money on hand.....	35,097 04	gent fund.....	16,638 93
Due from Consolidated Na-		Due depositors.....	411,035 25
tional Bank.....	980 64		
Expenses.....	911 58		
Taxes.....	527 18		
Total resources.....	\$437,674 18	Total liabilities.....	\$437,674 18

The names of the Directors, and number of shares of stock held by each, are as follows: H. Mabury, 204; E. W. Morse, 50; Bryant Howard, 41; J. H. Barbour, 21; O. S. Witherby, 105; J. McCoy, 35; Monroe Johnson, 10. Total number of shares held by the Directors is 466 shares.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$51,579 59	\$60,000 00

Name of County.	Amount Loaned.	Market Value.
San Diego-----	\$348,578 15	\$500,000 00



## BANK COMMISSIONERS' EXAMINATION. (November 19, 1891.)

Resources.		Liabilities.	
Real estate.....	\$25,142 97	Capital paid up.....	\$10,000 00
Loans on real estate.....	372,857 68	Due depositors.....	440,716 00
Cash balances.....	2,569 71	Interest collected.....	13,362 30
Due from banks and bankers.....	67,883 72	Profit and loss.....	5,418 83
Expenses, taxes, etc.....	1,043 05		
Total resources.....	\$469,497 13	Total liabilities.....	\$469,497 13

## SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS. (Incorp. April 29, 1885.)

## JANUARY STATEMENT.

M. MALARIN, President.

E. McLAUGHLIN, Manager.

J. E. AUZERAIS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$225,000 00	Capital paid in coin.....	\$300,000 00
United States bonds.....	4,640 00	Reserve fund.....	131,154 96
Miscellaneous bonds.....	380,270 00	Due depositors.....	1,973,476 64
Loans on real estate.....	1,010,453 64	Dividends unpaid to depositors and stockholders.....	51,125 44
Loans on bonds.....	309,000 00		
Loans on other securities (grain, etc.).....	16,800 00		
Loans on personal security, and overdrafts.....	177,417 82		
Money on hand.....	88,785 08		
Due from banks and bankers.....	236,890 50		
Furniture and fixtures.....	6,500 00		
Total resources.....	\$2,455,757 04	Total liabilities.....	\$2,455,757 04

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. McLaughlin, 4,000; M. Malarin, 1,600; Return Roberts, 1,000; Jas. Gillon, 500; J. E. Auzerai, 400; C. W. Quilty, 150; A. E. Wilder, 100. Total number of shares held by the Directors is 7,750 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$767,754 75	\$1,659,000 00
Sacramento.....	52,248 89	120,000 00
Solano.....	7,000 00	45,000 00
Sonoma.....	22,500 00	63,000 00
San Benito.....	4,200 00	7,800 00
Shasta.....	100,000 00	300,000 00
Monterey.....	42,250 00	84,200 00
Fresno.....	4,500 00	10,000 00
Los Angeles.....	10,000 00	25,000 00
Totals.....	\$1,010,453 64	\$2,314,000 00



## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Southern Pacific of Arizona 6 per cent bonds.....	\$50,000 00	\$50,000 00	\$50,000 00
Southern Pacific of California 5 per cent bonds.....	45,000 00	43,650 00	43,650 00
Los Angeles City 6 per cent bonds.....	105,000 00	105,000 00	105,000 00
Spring Valley Water Co. 6 per cent bonds.....	35,000 00	41,650 00	41,650 00
Omnibus Cable R. R. Co. 6 per cent bonds.....	110,000 00	124,300 00	124,300 00
Park and Ocean R. R. Co. 6 per cent bonds.....	5,000 00	5,600 00	5,600 00
Market Street Cable R. R. Co. 6 per cent bonds.....	3,000 00	3,570 00	3,570 00
Colton Water Co. bonds.....	6,500 00	6,500 00	6,500 00
United States 4 per cent bonds.....	4,000 00	4,640 00	4,640 00
Totals.....	\$363,500 00	\$384,910 00	\$384,910 00

## AMOUNT LOANED ON BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Galveston, Harrisburg, and San Antonio 5 per cent bonds.....	\$170,000 00	\$309,000 00	\$363,000 00
Southern Pacific 5 per cent bonds.....	125,000 00		
Northern Pacific bonds.....	63,000 00		
Southern Pacific Branch Railway bonds.....	23,000 00		
Totals.....	\$381,000 00	\$309,000 00	\$363,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat and barley.....	\$16,800 00	\$25,925 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892.....	\$1,973,476 64
2. Number of deposit accounts open January 1, 1892.....	2,769
3. Number of deposit accounts opened during past year.....	1,385
4. Number of deposit accounts closed during past year.....	980
5. Amount deposited during past year.....	\$6,169,472 10
6. Amount withdrawn during past year.....	\$5,962,786 30
7. Amount of dividends or interest to depositors during past year.....	\$75,242 05
8. Rate per cent per annum of such dividends or interest { Term..5 $\frac{3}{10}$ and 5 $\frac{4}{10}$ per cent. Ordinary.....4 $\frac{3}{10}$ per cent.	
9. Amount of dividends to stockholders during past year.....	\$24,000 00
10. Rate per cent per annum of same on paid up capital.....	8 per cent.
11. Amount added to reserve fund during past year.....	\$26,000 00
12. Amount of gross earnings during past year.....	\$169,818 07
13. Amount of net earnings during past year.....	\$50,000 00
14. Number of deposits less than \$1,000.....	2,322
15. Number of deposits over \$1,000 and less than \$2,000.....	246
16. Number of deposits over \$2,000 and less than \$5,000.....	134
17. Number of deposits over \$5,000.....	63
18. Average amount of each deposit account January 1, 1892.....	\$712 70

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$225,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	61,029 11	Reserve fund.....	170,000 00
United States bonds.....	4,698 00	Contingent fund.....	45,062 43
Miscellaneous bonds.....	380,170 00	Due depositors.....	2,032,813 65
Loans on real estate.....	975,923 90		
Loans on stocks and bonds.....	459,000 00		
Loans on personal security, and overdrafts.....	209,410 17		
Money on hand.....	67,698 46		
Due from banks and bankers..	158,381 44		
Furniture and fixtures.....	6,565 00		
Total resources .....	\$2,547,876 08	Total liabilities .....	\$2,547,876 08

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. McLaughlin, 4,000; M. Malarin, 1,600; Return Roberts, 1,000; J. E. Auzeais, 400; C. W. Quilty, 150; James Gillon, 200; A. E. Wilder, 100. Total number of shares held by the Directors is 7,450 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento.....	\$61,029 11	\$93,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$782,223 90	\$1,665,000 00
Fresno.....	4,500 00	10,000 00
Monterey.....	42,000 00	84,200 00
Los Angeles.....	10,000 00	25,000 00
San Benito.....	8,700 00	16,000 00
Shasta.....	100,000 00	300,000 00
Solano.....	6,000 00	45,000 00
Sonoma and Mendocino.....	22,500 00	63,000 00
Totals .....	\$975,923 90	\$2,208,200 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Southern Pacific of Arizona 6 per cent bonds..	\$50,000 00	\$50,000 00	} \$384,868 00
Southern Pacific of California 5 per cent bonds..	45,000 00	43,650 00	
Los Angeles City 6 per cent bonds.....	105,000 00	105,000 00	
Spring Valley Water Co. 6 per cent bonds.....	35,000 00	41,650 00	
Omnibus Cable Railroad 6 per cent bonds.....	110,000 00	124,300 00	
Park and Ocean Railroad 6 per cent bonds.....	5,000 00	5,500 00	
Market Street Cable Railroad 6 per cent bonds..	3,000 00	3,570 00	
Colton Water Co. 8 per cent bonds.....	6,500 00	6,500 00	
United States 4 per cent bonds.....	4,050 00	4,698 00	
Totals .....	\$363,550 00	\$384,868 00	\$384,868 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
184 Tulare Irrigation District bonds .....	\$92,000 00	\$55,000 00	\$82,800 00
60 shares Spring Valley Water Co. stock .....	6,000 00	1,500 00	5,880 00
170 Galveston, Harrisburg, and San Antonio Railroad bonds .....	170,000 00	400,000 00	590,000 00
125 Southern Pacific of California 5 per cent bonds .....	125,000 00		
303 Northern Railway Co. 5 per cent bonds .....	303,000 00		
50 shares National Bank stock .....	5,000 00	2,500 00	5,000 00
Totals .....	\$701,000 00	\$459,000 00	\$683,680 00

## BANK COMMISSIONERS' EXAMINATION. (January 14, 1892.)

Resources.	Liabilities.
Bank premises .....	Capital paid up .....
Other real estate .....	Reserve fund .....
Invested in bonds .....	Due depositors .....
Loans on real estate .....	Interest collected .....
Loans and discounts .....	Rents, exchange, etc. ....
Cash balances .....	Profit and loss .....
Due from banks and bankers ..	
Furniture, fixtures, etc. ....	
Expenses, taxes, etc. ....	
Total resources .....	Total liabilities .....

## SECURITY SAVINGS BANK OF SAN JOSÉ. (Incorp. June 23, 1891.)

## JANUARY STATEMENT.

W. D. TISDALE, President.

L. G. NESMITH, Secretary.

Resources.	Liabilities.
Loans on real estate .....	Capital paid in coin .....
Money on hand .....	Profit and loss and contin- gent fund .....
Due from First National Bank ..	Due depositors .....
Furniture and fixtures .....	
Other assets .....	
Total resources .....	Total liabilities .....

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: W. D. Tisdale, 340; A. King, 340; J. P. Pierce, 340; W. P. Dougherty, 340; J. H. Henry, 340; E. A. Hayes, 340; J. O. Hayes, 340; H. Curtner, 340; H. Booksin, 340; J. A. Clayton, 340; L. G. Nesmith, 340. Total number of shares held by the Directors is 3,740 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$90,100 00	\$209,670 00
Santa Cruz .....	39,000 00	99,000 00
San Mateo .....	14,651 00	19,761 75
Kern .....	5,000 00	11,000 00
Tulare .....	3,000 00	10,000 00
Totals .....	\$151,751 00	\$349,431 75

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$115,199 24
2. Number of deposit accounts open January 1, 1892 .....	514
3. Number of deposit accounts opened during past year .....	600
4. Number of deposit accounts closed during past year .....	86
5. Amount deposited during past year .....	\$149,132 88
6. Amount withdrawn during past year .....	\$33,933 14
7. Amount of dividends or interest to depositors during past year .....	\$1,157 91
8. Rate per cent per annum of such dividends or interest	{ Term ..... 5.40 per cent. { Ordinary ..... 4.50 per cent.
9. Amount of dividends to stockholders during past year .....	
11. Amount added to reserve fund during past year .....	None.
12. Amount of gross earnings during past year .....	\$453 35
13. Amount of net earnings during past year .....	*\$3,279 81
14. Number of deposits less than \$1,000 .....	*\$1,611 26
15. Number of deposits over \$1,000 and less than \$2,000 .....	484
16. Number of deposits over \$2,000 and less than \$5,000 .....	16
17. Number of deposits over \$5,000 .....	10
18. Average amount of each deposit account January 1, 1892 .....	4
	\$224 00

\* Accrued but not collected interest on loans not taken in account.

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$286,392 37	Capital paid in coin .....	\$50,000 00
Money on hand .....	5,530 01	Profit and loss and contingent fund .....	480 35
Due from First National Bank of San José .....	44,263 53	Due depositors .....	282,901 13
Furniture and fixtures .....	581 80	Discount and interest collected .....	6,922 53
Expenses .....	2,952 91		
Taxes .....	25 45		
Other assets (stationery) .....	557 94		
Total resources .....	\$340,304 01	Total liabilities .....	\$340,304 01

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: W. D. Tisdale, 340; A. King, 340; J. P. Pierce, 340; W. P. Dougherty, 340; J. H. Henry, 340; E. A. Hayes, 340; J. O. Hayes, 340; H. Curtner, 340; H. Booksin, 340; J. A. Clayton, 340; L. G. Nesmith, 340. Total number of shares held by the Directors is 3,740.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$209,841 37	\$517,000 00
Santa Cruz .....	38,300 00	66,200 00
Fresno .....	9,600 00	20,000 00
San Benito .....	2,000 00	5,000 00
Tulare .....	3,000 00	10,000 00
Kern .....	5,000 00	11,000 00
San Mateo .....	18,651 00	37,000 00
Totals .....	\$286,392 37	\$666,200 00

## BANK COMMISSIONERS' EXAMINATION. (January 21, 1892.)

Resources.		Liabilities.	
Loans on real estate .....	\$166,461 00	Capital paid up .....	\$50,000 00
Cash balances .....	2,839 42	Due depositors .....	139,067 46
Due from banks and bankers ..	19,281 90	Interest collected .....	87 05
Furniture, fixtures, etc. ....	476 15	Profit and loss .....	455 85
Expenses, taxes, etc. ....	551 89		
Total resources .....	\$189,610 36	Total liabilities .....	\$189,610 36

## UNION SAVINGS BANK—SAN JOSÉ. (Incorp. January 1, 1889.)

## JANUARY STATEMENT.

S. N. JOHNSTON, President.

ANT. FRIANT, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$85,000 00	Capital paid in coin .....	\$300,000 00
Bonds .....	5,000 00	Profit and loss and contin-	
Miscellaneous bonds, etc. ....	198 50	gent fund .....	11,382 76
Loans on real estate .....	441,244 22	Due depositors .....	323,680 40
Loans on stocks .....	49,872 50		
Loans on other securities (grain, etc.) .....	1,400 00		
Loans on personal security, and overdrafts .....	10,690 49		
Money on hand .....	35,964 76		
Due from banks and bankers ..	5,442 69		
Furniture and fixtures .....	2,250 00		
Total resources .....	\$635,063 16	Total liabilities .....	\$635,063 16

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: S. N. Johnston, 240; H. C. Morrell, 100; A. E. Averett, 100; William H. Wright, 100; H. W. Edwards, 140; J. S. Fowler, 40; H. W. Wright, 635. Total number of shares held by the Directors is 1,355 shares.



LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$425,944 22	\$812,240 00
Fresno.....	14,000 00	40,000 00
Monterey.....	800 00	1,600 00
Santa Cruz.....	500 00	1,200 00
Totals.....	\$441,244 22	\$855,040 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
City of Gilroy water bonds.....	\$5,000 00	\$5,000 00	\$5,000 00
Warrant on City Treasurer.....	198 50	198 50	198 50
Totals.....	\$5,198 50	\$5,198 50	\$5,198 50

AMOUNT LOANED ON STOCKS.

Description.	Par Value.	Amount Loaned.	Market Value.
526 shares San José Building and Loan Association stock .....	\$105,200 00	\$32,447 50	\$87,500 00
60 shares Nucleus Building and Loan Association stock .....	12,000 00	1,600 00	2,000 00
39 shares Light and Power Company stock .....	1,950 00	350 00	1,170 00
80 shares Commercial and Savings Bank stock .....	2,400 00	2,650 00	4,800 00
50 shares Pullman Palace Car stock .....	5,000 00	3,000 00	5,000 00
10 shares First National Bank stock .....	1,000 00	500 00	1,200 00
200 shares San José Fruit Packing Co. stock .....	15,000 00	5,875 00	15,000 00
50 shares Bank of Santa Clara County stock .....	5,000 00	2,050 00	5,000 00
100 shares Union Mill Co. stock .....	5,000 00	1,400 00	3,000 00
Totals .....	\$147,550 00	\$49,872 50	\$121,670 00

AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
171,645 pounds wheat in warehouse-----	\$1,400 00	\$2,500 00

## STATISTICAL INFORMATION.

1.	Total deposits January 1, 1892	\$323,680 40
2.	Number of deposit accounts open January 1, 1892	810
3.	Number of deposit accounts opened during past year	504
4.	Number of deposit accounts closed during past year	210
5.	Amount deposited during past year	\$3,178,371 00
6.	Amount withdrawn during past year	\$3,084,606 00
7.	Amount of dividends or interest to depositors during past year	\$5,142 94
8.	Rate per cent per annum of such dividends or interest	{ Term 5 per cent. Ordinary 4 per cent.
9.	Amount of dividends to stockholders during past year	\$9,000 00
10.	Rate per cent per annum of same on paid up capital	6 per cent.
11.	Amount added to reserve fund during past year	\$2,382 76
12.	Amount of gross earnings during past year	\$19,502 18
13.	Amount of net earnings during past year	\$11,882 76
14.	Number of deposits less than \$1,000	753
15.	Number of deposits over \$1,000 and less than \$2,000	86
16.	Number of deposits over \$2,000 and less than \$5,000	18
17.	Number of deposits over \$5,000	3
18.	Average amount of each deposit account January 1, 1892	\$308 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$85,000 00	Capital paid in coin .....	\$300,000 00
Miscellaneous bonds .....	5,000 00	Profit and loss and contingent fund .....	21,101 22
County warrants .....	2,415 75	Due depositors .....	443,208 76
Loans on real estate .....	570,891 36	Dividends unpaid .....	311 40
Loans on stocks and bonds .....	38,400 00		
Loans on other securities (grain, etc.) .....	580 00		
Loans on personal security, and overdrafts .....	13,002 18		
Money on hand .....	38,579 97		
Due from banks and bankers .....	3,441 46		
Furniture and fixtures .....	2,250 00		
Other assets .....	5,060 66		
Total resources .....	\$764,621 38	Total liabilities .....	\$764,621 38

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: S. N. Johnston, 150; H. W. Wright, 500; A. E. Averett, 100; J. S. Fowler, 40; Wm. H. Wright, 100; H. C. Morrell, 100; H. W. Edwards, 120. Total number of shares held by the Directors is 1,110 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$551,791 36	\$1,755,000 00
Santa Cruz .....	1,000 00	4,500 00
Monterey .....	2,500 00	6,000 00
Fresno .....	14,000 00	45,000 00
Tulare .....	1,600 00	5,000 00
Totals .....	\$570,891 36	\$1,815,500 00

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
10 Gilroy City bonds .....	\$5,000 00	\$5,000 00	\$5,250 00
School and county warrants .....	2,415 75	2,415 75	2,565 50
Totals .....	\$7,415 75	\$7,415 75	\$7,815 50

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
602 shares San José B. and L. Assoc. stock .....	\$60,200 00	\$25,875 00	\$57,314 85
10 shares First National Bank of San José stock .....	1,000 00	500 00	1,300 00
18 shares Commercial and Savings Bank of San José stock .....	900 00	900 00	1,170 00
60 shares Pacific Manufacturing Co. stock .....	6,000 00	1,200 00	3,000 00
150 shares San José Fruit Packing Co. stock .....	15,000 00	3,000 00	15,000 00
65 shares Nucleus B. and L. Assoc. stock .....	6,500 00	1,925 00	2,250 00
10 San José and Santa Clara R.R. bonds .....	5,000 00	4,000 00	5,300 00
56 shares Light and Power Co. stock .....	5,600 00	1,000 00	2,100 00
Totals .....	\$100,200 00	\$38,400 00	\$87,434 85

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
1,200 sacks wheat in warehouse .....	\$580 00	\$2,840 00

## BANK COMMISSIONERS' EXAMINATION. (January 15, 1892.)

Resources.		Liabilities.	
Real estate .....	\$85,000 00	Capital paid up .....	\$300,000 00
Invested in stocks, bonds, and warrants .....	5,198 50	Due depositors .....	344,701 39
Loans on real estate .....	524,520 43	Interest collected .....	975 64
Cash balances .....	31,121 90	Rents, exchange, etc. ....	436 43
Due from banks and bankers ..	1,634 77	Dividends unpaid .....	3,409 20
Furniture, fixtures, etc. ....	2,250 00	Profit and loss .....	312 32
Expenses, taxes, etc. ....	365 18	Other liabilities .....	255 80
Total resources .....	\$650,090 78	Total liabilities .....	\$650,090 78

CALIFORNIA MORTGAGE AND SAVINGS BANK—SAN LUIS  
OBISPO. (Incorp. October 4, 1890.)

## JANUARY STATEMENT.

McD. R. VENABLE, President. H. BRUNNER, Manager. L. M. KAISER, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$430,762 73	Capital paid in coin .....	\$250,000 00
Due from Commercial Bank of San Luis Obispo .....	14,786 55	Profit and loss and contingent fund .....	20,346 38
Total resources .....	\$445,549 28	Due depositors .....	175,202 90
		Total liabilities .....	\$445,549 28

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 25; Ernst A. Denicke, 150; Philip Rohrbacher, 250; Ernest F. Tamm, 100; E. W. Steele, 50; Peter Tognassini, 25; H. Brunner, 25. Total number of shares held by the Directors is 625 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$326,025 01	\$994,080 00
Santa Barbara .....	86,687 72	264,250 00
Monterey .....	18,050 00	45,525 00
Totals .....	\$430,762 73	\$1,303,855 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$175,202 90
2. Number of deposit accounts open January 1, 1892 .....	275
3. Number of deposit accounts opened during past year .....	325
4. Number of deposit accounts closed during past year .....	64
5. Amount deposited during past year .....	\$218,661 99
6. Amount withdrawn during past year .....	\$45,459 09
8. Rate per cent per annum of such dividends or interest	(Term ..... 5 and 6 per cent. Ordinary ..... 4 and 5 per cent.)
9. Amount of dividends to stockholders during past year .....	\$4,375 00
10. Rate per cent per annum of same on paid up capital .....	7 per cent.
12. Amount of gross earnings during past year .....	\$32,542 67
13. Amount of net earnings during past year .....	\$24,721 38
14. Number of deposits less than \$1,000 .....	242
15. Number of deposits over \$1,000 and less than \$2,000 .....	16
16. Number of deposits over \$2,000 and less than \$5,000 .....	12
17. Number of deposits over \$5,000 .....	5
18. Average amount of each deposit account January 1, 1892 .....	\$636 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$640,669 81	Capital paid in coin .....	\$250,000 00
Money on hand .....	15,000 00	Reserve fund .....	5,000 00
		Profit and loss and contin- gent fund .....	20,856 87
		Due depositors .....	359,670 88
		Due banks and bankers .....	20,142 06
Total resources .....	\$655,669 81	Total liabilities .....	\$655,669 81

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 25; Ernst A. Denicke, 150; Philip Rohrbacher, 250; E. W. Steele, 50; P. Tognassini, 25; Ernest F. Tamm, 100; H. Brunner, 25. Total number of shares held by the Directors is 625 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$519,928 11	\$1,434,075 00
Santa Barbara .....	102,800 00	267,650 00
Monterey .....	17,736 70	46,125 00
Kern .....	205 00	1,500 00
Totals .....	\$640,669 81	\$1,749,350 00

## BANK COMMISSIONERS' EXAMINATION. (September 17, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$347,760 26	Capital paid up .....	\$250,000 00
Due from banks and bankers .....	9,613 32	Due depositors .....	104,998 43
Expenses, taxes, etc. ....	658 45	Dividends unpaid .....	87 50
		Profit and loss .....	2,946 10
Total resources .....	\$358,032 03	Total liabilities .....	\$358,032 03



## TULARE SAVINGS BANK. (Incorp. July 10, 1890.)

## JANUARY STATEMENT.

E. J. Cox, President.

A. G. WISHON, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$35,590 50	Capital paid in coin .....	\$10,000 00
Money on hand .....	6,918 71	Profit and loss and contin- gent fund .....	990 03
		Due depositors .....	31,519 18
Total resources .....	\$42,509 21	Total liabilities .....	\$42,509 21

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. Cox, 50; D. W. Madden, 70; H. L. Pace, 12; E. W. Root, 50; R. Linder, 12; M. M. Burnett, 30; W. L. Smith, 50. Total number of shares held by the Directors is 274 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$34,890 50	\$75,000 00
Kern .....	700 00	3,000 00
Totals .....	\$35,590 50	\$78,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$31,519 18
2. Number of deposit accounts open January 1, 1892 .....	238
3. Number of deposit accounts opened during past year .....	168
4. Number of deposit accounts closed during past year .....	20
5. Amount deposited during past year .....	\$38,400 00
6. Amount withdrawn during past year .....	\$25,831 06
7. Amount of dividends or interest to depositors during past year .....	\$1,280 00
8. Rate per cent per annum of such dividends or interest { Term .....	6 per cent.
Ordinary .....	3 per cent.
9. Amount of dividends to stockholders during past year .....	\$300 00
10. Rate per cent per annum of same on paid up capital .....	3 per cent.
11. Amount added to reserve fund during past year .....	\$100 00
12. Amount of gross earnings during past year .....	\$3,619 00
13. Amount of net earnings during past year .....	\$990 03
14. Number of deposits less than \$1,000 .....	608
15. Number of deposits over \$1,000 and less than \$2,000 .....	5
16. Number of deposits over \$2,000 and less than \$5,000 .....	None.
17. Number of deposits over \$5,000 .....	None.
18. Average amount of each deposit account January 1, 1892 .....	\$13 36

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$8,141 75	Capital paid in coin .....	\$11,440 00
Loans on real estate .....	30,332 60	Reserve fund .....	100 00
Money on hand .....	2,694 82	Profit and loss and contin- gent fund .....	1,301 45
Due from Tulare County Bank .....	3,000 00	Due depositors .....	31,327 72
Total resources .....	\$44,169 17	Total liabilities .....	\$44,169 17



The amount of capital stock is \$100,000; amount subscribed is \$57,200; amount paid in coin is \$11,440. The total number of shares of stock issued is 572 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: E. W. Root, 50; E. J. Cox, 50; Wm. L. Smith, 88; M. M. Burnett, 30; R. Linder, 12; H. L. Pace, 12. Total number of shares held by the Directors is 242 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County,	Amount Loaned.	Market Value.
Tulare .....	\$28,932 60	\$60,000 00
Kern .....	1,400 00	2,400 00
Totals .....	\$30,332 60	\$62,400 00

## BANK COMMISSIONERS' EXAMINATION. (May 12, 1892.)

Resources.		Liabilities.	
Loans on real estate .....	\$25,475 00	Capital paid up .....	\$11,440 00
Cash balances .....	1,334 83	Due depositors .....	25,409 86
Due from Tulare County Bank .....	11,000 00	Interest collected .....	241 74
		Dividends unpaid .....	28 20
		Profit and loss .....	690 03
Total resources .....	\$37,809 83	Total liabilities .....	\$37,809 83

## VISALIA SAVINGS BANK. (Incorp. January 27, 1891.)

## JANUARY STATEMENT.

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$55,913 88	Capital paid in coin .....	\$5,000 00
Money on hand .....	3,837 64	Profit and loss and contingent fund .....	48 17
Expenses .....	772 35	Due depositors .....	55,475 70
Total resources .....	\$60,523 87	Total liabilities .....	\$60,523 87

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 100; C. Burrell, 100; J. D. Hyde, 100; S. C. Brown, 100; C. J. Giddings, 100. Total number of shares held by the Directors is 500 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$55,913 88	\$100,000 00

## STATISTICAL INFORMATION.

Commenced business April 15, 1891.

1. Total deposits January 1, 1892 .....	\$55,475 70
2. Number of deposit accounts open January 1, 1892 .....	144
3. Number of deposit accounts opened during past year .....	183
4. Number of deposit accounts closed during past year .....	39
5. Amount deposited during past year .....	\$79,480 79
6. Amount withdrawn during past year .....	\$24,005 09
7. Amount of dividends or interest to depositors during past year .....	\$1,161 88
8. Rate per cent per annum of such dividends or interest {Term .....	5 per cent.
9. Amount of dividends to stockholders during past year .....	{Ordinary .....
10. Rate per cent per annum of same on paid up capital .....	5 per cent.
11. Amount added to reserve fund during past year .....	None.
12. Amount of gross earnings during past year .....	None.
13. Amount of net earnings during past year .....	None.
14. Number of deposits less than \$1,000 .....	\$1,210 05
15. Number of deposits over \$1,000 and less than \$2,000 .....	\$48 17
16. Number of deposits over \$2,000 and less than \$5,000 .....	130
17. Number of deposits over \$5,000 .....	9
18. Average amount of each deposit account January 1, 1892 .....	4
	1
	\$387 94

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$71,366 38	Capital paid in coin .....	\$5,000 00
Due from Bank of Visalia ---	10,872 45	Profit and loss and contingent	
Expenses .....	768 87	fund .....	1,250 71
		Due depositors .....	76,756 99
Total resources .....	\$83,007 70	Total liabilities .....	\$83,007 70

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 100; C. Burrell, 100; J. D. Hyde, 100; S. C. Brown, 100; C. J. Giddings, 100. Total number of shares held by the Directors is 500 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$71,366 38	\$125,000 00

## BANK COMMISSIONERS' EXAMINATION. (May 13, 1892.)

Resources.		Liabilities.	
Loans on real estate .....	\$68,566 38	Capital paid up .....	\$5,000 00
Due from Bank of Visalia .....	3,004 37	Due depositors .....	65,575 03
Expenses, taxes, etc. ....	760 05	Interest collected .....	1,755 77
Total resources .....	\$72,330 80	Total liabilities .....	\$72,330 80

# PAJARO VALLEY SAVINGS AND LOAN SOCIETY—WATSON-VILLE. (Incorp. July 19, 1888.)

## JANUARY STATEMENT.

A. LEWIS, President.

J. J. MOREY, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$93,955 00	Capital paid in coin .....	\$10,000 00
Money on hand (in Pajaro Valley Bank, Treasurer) .....	21,627 97	Profit and loss and contingent fund .....	4,508 25
		Due depositors .....	101,074 72
Total resources .....	\$115,582 97	Total liabilities .....	\$115,582 97

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Lewis, 112; P. McAllister, 100; John T. Porter, 200; A. B. Chalmers, 106; W. R. Porter, 44. Total number of shares held by the Directors is 562 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$44,205 00	\$80,000 00
Monterey .....	49,750 00	90,000 00
Totals .....	\$93,955 00	\$170,000 00

## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$101,074 72
2. Number of deposit accounts open January 1, 1892 .....	210
3. Number of deposit accounts opened during past year .....	104
4. Number of deposit accounts closed during past year .....	84
5. Amount deposited during past year .....	\$77,592 90
6. Amount withdrawn during past year .....	\$50,701 64
7. Amount of dividends or interest to depositors during past year .....	\$3,447 47
8. Rate per cent per annum of such dividends or interest	<div> <div>Term .....</div> <div>Ordinary .....</div> </div> <div> <div>4½ per cent.</div> <div>4 per cent.</div> </div>
9. Amount of dividends to stockholders during past year .....	None.
11. Amount added to reserve fund during past year .....	None.
12. Amount of gross earnings during past year .....	\$6,940 58
13. Amount of net earnings during past year (left in profit and loss account) .....	\$1,953 97
14. Number of deposits less than \$1,000 .....	184
15. Number of deposits over \$1,000 and less than \$2,000 .....	13
16. Number of deposits over \$2,000 and less than \$5,000 .....	12
17. Number of deposits over \$5,000 .....	1
18. Average amount of each deposit account January 1, 1892 .....	\$481 35

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$95,645 00	Capital paid in coin .....	\$10,000 00
Money on hand (in Pajaro Valley Bank, Treasurer) .....	13,161 74	Profit and loss and contingent fund .....	5,453 97
		Due depositors .....	93,352 77
Total resources .....	\$108,806 74	Total liabilities .....	\$108,806 74

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$10,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Lewis, 112; P. McAllister, 100; J. T. Porter, 200; A. B. Chalmers, 106; W. R. Porter, 48. Total number of shares held by the Directors is 566 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$46,555 00	\$75,000 00
Monterey .....	49,090 00	80,000 00
Totals .....	\$95,645 00	\$155,000 00

## BANK COMMISSIONERS' EXAMINATION. (September 8, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$81,139 35	Capital paid up .....	\$10,000 00
Cash in Pajaro Valley Bank ..	19,105 51	Due depositors .....	85,904 90
Expenses, taxes, etc. ....	170 55	Interest collected .....	1,103 83
		Profit and loss .....	3,406 68
Total resources .....	\$100,415 41	Total liabilities .....	\$100,415 41

## WATSONVILLE SAVINGS BANK. (Incorp. December 9, 1890.)

## JANUARY STATEMENT.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$57,710 00	Capital paid in coin .....	\$5,000 00
Due from Bank of Watsonville ..	13,207 94	Profit and loss and contin- gent fund .....	41 39
Expenses .....	149 36	Due depositors .....	66,265 06
Taxes .....	239 15		
Total resources .....	\$71,306 45	Total liabilities .....	\$71,306 45

The amount of capital stock is \$10,000; amount subscribed is \$10,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 125; Thomas Snodgrass, 125; Owen Tuttle, 125; William G. Hudson, 125; Lucius Sanborn, 125; Edward White, 125; H. S. Fletcher, 125. Total number of shares held by the Directors is 875 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$38,310 00	\$104,930 00
Monterey .....	12,900 00	38,700 00
Santa Barbara .....	6,500 00	19,500 00
Totals .....	\$57,710 00	\$163,130 00



## STATISTICAL INFORMATION.

1. Total deposits January 1, 1892 .....	\$66,265 06
2. Number of deposit accounts open January 1, 1892 .....	183
3. Number of deposit accounts opened during past year .....	222
4. Number of deposit accounts closed during past year .....	39
5. Amount deposited during past year .....	\$88,454 62
6. Amount withdrawn during past year .....	\$22,189 56
7. Amount of dividends or interest to depositors during past year .....	\$1,503 91
8. Rate per cent per annum of such dividends or interest—Term .....	4 per cent.
12. Amount of gross earnings during past year .....	\$1,545 30
14. Number of deposits less than \$1,000 .....	165
15. Number of deposits over \$1,000 and less than \$2,000 .....	12
16. Number of deposits over \$2,000 and less than \$5,000 .....	6
18. Average amount of each deposit account January 1, 1892 .....	\$362 10

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$88,827 00	Capital paid in coin .....	\$5,000 00
Due from Bank of Watsonville .....	18,606 66	Due depositors .....	101,131 22
		Other liabilities (interest collected) .....	1,302 44
Total resources .....	\$107,433 66	Total liabilities .....	\$107,433 66

The amount of capital stock is \$10,000; amount subscribed is \$10,000; amount paid in coin is \$5,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 125; H. S. Fletcher, 125; W. G. Hudson, 125; Thomas Snodgrass, 125; Lucius Sanborn, 125; Owen Tuttle, 125; Edward White, 125. Total number of shares held by the Directors is 875 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$57,427 00	\$114,854 00
Monterey .....	25,900 00	51,800 00
Santa Barbara .....	5,500 00	11,000 00
Totals .....	\$88,827 00	\$177,654 00

## BANK COMMISSIONERS' EXAMINATION. (September 10, 1891.)

Resources.		Liabilities.	
Loans on real estate .....	\$41,790 00	Capital paid up .....	\$5,000 00
Cash in Bank of Watsonville .....	14,224 77	Due depositors .....	50,960 65
Expenses, taxes, etc. ....	127 86	Interest collected .....	181 98
Total resources .....	\$56,142 63	Total liabilities .....	\$56,142 63



# YOLO COUNTY SAVINGS BANK—WOODLAND. (Incorp. December 9, 1891.)

## JULY STATEMENT.

A. D. PORTER, President.

J. I. McCONNELL, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$80,624 68	Capital paid in coin .....	\$30,000 00
Money on hand .....	5,385 96	Due depositors .....	58,781 87
Due from banks and bankers ..	471 03	Interest collected .....	73 08
Furniture and fixtures .....	1,321 40	Taxes .....	22 72
Expenses .....	1,074 60		
Total resources .....	\$88,877 67	Total liabilities .....	\$88,877 67

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$30,000. The total number of shares of stock is none; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Porter, 315; P. T. Laugenour, 300; H. P. Merritt, 300; A. W. Gable, 200; H. C. Gable, 200; John Wohlfrom, 300; M. T. Emmest, 100; D. N. Hershey, 150; G. W. Woodward, 200. Total number of shares held by the Directors is 2,065 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$2,000 00	\$5,000 00
Solano .....	4,000 00	15,000 00
Sutter .....	35,000 00	75,000 00
Yolo .....	39,624 68	70,000 00
Totals .....	\$80,624 68	\$165,000 00

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SEMI-ANNUAL REPORTS AND EXAMINATIONS  
OF  
COMMERCIAL BANKS OF CALIFORNIA.

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[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

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# REPORTS OF COMMERCIAL BANKS.

## AMERICAN BANK AND TRUST COMPANY—SAN FRANCISCO. (Incorp. December 8, 1887.)

### JANUARY STATEMENT.

EDWIN FRETWELL, President.

JAMES J. FAGAN, Cashier.

Resources.		Liabilities.	
Loans on stocks, bonds, and warrants.....	\$135,326 00	Capital paid in coin.....	\$400,000 00
Loans on personal security, and overdrafts.....	490,890 65	Reserve fund.....	20,000 00
Money on hand.....	122,465 09	Profit and loss and contingent fund.....	27,333 98
Due from banks and bankers.....	45,398 54	Due depositors.....	347,327 11
Furniture and fixtures.....	625 81	Dividends unpaid.....	45 00
Total resources.....	\$794,706 09	Total liabilities.....	\$794,706 09

The amount of capital stock is \$500,000; amount subscribed is \$400,000; amount paid in coin is \$400,000. The total number of shares of stock issued is 4,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edwin Fretwell, 1,500; Abner Doble, 60; David Kerr, 100; J. W. Farren, 100; M. E. Marshall, 250; Behrend Joost, 24; F. L. Turpin, 70. Total number of shares held by the Directors is 2,104 shares.

### AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Amount Loaned.	Market Value.
Sundry stocks, bonds, and warrants.....	\$135,326 00	\$200,000 00

### JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous stocks.....	\$5,100 00	Capital paid in coin.....	\$408,600 00
Loans on stocks and bonds.....	282,310 00	Reserve fund.....	45,000 00
Loans on personal security, and overdrafts.....	317,921 78	Profit and loss and contingent fund.....	15,085 48
Money on hand.....	74,417 11	Due depositors.....	261,939 20
Due from banks and bankers.....	50,109 98	Dividends unpaid.....	150 00
Furniture and fixtures.....	915 81	Total liabilities.....	\$730,774 68
Total resources.....	\$730,774 68		

The amount of capital stock is \$500,000; amount subscribed is \$408,600; amount paid in coin is \$408,600. The total number of shares of stock issued is 4,086 shares; the amount paid on each share of stock \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edwin Fretwell, 1,557; M. E. Marshall, 250; David Kerr, 100; J. W. Farren, 100; Abner Doble, 60; E. A. Selfridge, 50; Behrend Joost, 24. Total number of shares held by the Directors is 2,141 shares.

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.
60 shares Natoma Water and Mining Co. stock .....	\$6,000 00	} \$5,100 00
60 shares Natoma Vineyard Co. stock .....	6,000 00	
Totals.....	\$12,000 00	\$5,100 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.
Various corporation stocks and bonds, including Spring Valley Water Co. stock, building and loan association stock, railroad bonds, etc.....	\$282,310 00

## BANK COMMISSIONERS' EXAMINATION. (May 14, 1892.)

Resources.	Liabilities.
Invested in stocks..... \$5,100 00	Capital paid up..... \$408,100 00
Loans and discounts..... 589,905 74	Reserve fund..... 35,000 00
Cash balances..... 129,322 29	Due depositors..... 293,581 26
Due from banks and bankers.. 33,041 58	Interest collected..... 24,634 86
Furniture, fixtures, etc..... 915 81	Rents, exchange, etc..... 1,146 81
Expenses, taxes, etc..... 4,662 90	Dividends unpaid..... 150 00
	Profit and loss..... 535 39
Total resources..... \$762,948 32	Total liabilities..... \$762,948 32

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN  
BANK (LIMITED). (Incorp. April 5, 1873.)

## JANUARY STATEMENT.

P. N. LILIENTHAL, Manager.

A. L. SELIGMAN, Assistant Cashier.

Resources.	Liabilities.
Bank premises..... \$78,988 58	Due head office, London..... \$4,785,578 61
Real estate taken for debt .... 17,201 00	Profit and loss and contin- gent fund..... 191,697 51
Miscellaneous bonds and stocks..... 35,910 00	Due depositors..... 2,987,248 90
Loans on real estate..... 370,255 40	Due banks and bankers..... 489,533 69
Loans on stocks and bonds..... 324,453 24	Other liabilities..... 21,761 73
Loans on other securities (grain, etc.)..... 297,342 12	
Loans on personal security, and overdrafts..... 3,519,250 62	
Money on hand, including checks on Clearing House .. 1,750,446 39	
Due from banks and bankers .. 829,832 09	
Furniture and fixtures..... 8,528 34	
Other assets..... 52,429 43	
Due on letters of credit..... 605,990 86	
Bullion on hand and in transit. 585,192 37	
Total resources..... \$8,475,820 44	Total liabilities..... \$8,475,820 44

The amount of capital stock is £1,200,000; amount subscribed is £600,000; amount paid in coin is £300,300. The total number of shares of stock issued is 29,970 ordinary and 600 deferred shares; the amount paid on each share of stock is £10 ordinary and £1 deferred.

The names of the Directors are as follows: Isaac Seligman, E. H. Lushington, H. H. Fowler, J. Sebag Montefiore, J. Simon. As the stock books are kept in London, we have no knowledge of the amount of shares owned by the Directors.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco.....	\$10,000 00
Fresno.....	3,200 00
Lassen.....	4,000 00
Sierra.....	1 00
Total.....	\$17,201 00

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco, Alameda, San Mateo, San Luis Obispo, Fresno, Shasta, and San Joaquin Counties, and the State of Washington.....	*\$370,255 40

\* Worth considerably more than the amount loaned thereon.

#### AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.
Ferries and Cliff House Railway 6 per cent bonds.....	\$4,000 00	} \$35,910 00
Spring Valley 4 per cent bonds.....	11,000 00	
Nevada Land and Cattle Co. stock.....	75,000 00	
Christy Mining Co. stock.....		

#### AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.
Sundry bonds and shares of various corporations in this State, worth considerably more than the amount loaned thereon.....	\$324,453 24

#### AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Advances on grain, wool, bags, and other articles, worth considerably more than the amount loaned thereon.....	\$297,342 12

#### DESCRIPTION OF "OTHER ASSETS."

Composed of interim accounts, *i. e.*, collection account, drafts drawn on us, etc.



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$77,771 51	Due head office, London.....	\$4,304,588 98
Real estate taken for debt .....	17,201 00	Profit and loss and contin-	
Miscellaneous bonds .....	28,052 00	gent fund .....	217,989 66
Loans on real estate .....	399,382 26	Due depositors .....	2,583,491 95
Loans on stocks and bonds .....	496,628 32	Due banks and bankers .....	344,224 52
Loans on other securities		Other liabilities .....	37,565 53
(grain, etc.) .....	225,324 54		
Loans on personal security,			
and overdrafts .....	3,496,806 95		
Money on hand .....	1,189,283 86		
Due from banks and bankers .....	864,300 22		
Furniture and fixtures .....	8,315 14		
Other assets .....	37,175 13		
Due on letters of credit .....	381,471 22		
Bullion on hand and in transit .....	266,148 49		
Total resources .....	\$7,487,860 64	Total liabilities .....	\$7,487,860 64

The amount of capital stock is £1,200,000; amount subscribed is £600,000; amount paid in coin is £300,300. The total number of shares of stock issued is 29,970 ordinary and 600 deferred shares; the amount paid on each share of stock is £10 ordinary and £1 deferred.

The names of the Directors are as follows: Isaac Seligman, E. H. Lushington, H. H. Fowler, J. S. Montefiore, J. Simon. As the stock books are kept in London, we have no knowledge of the number of shares owned by the Directors.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco .....	\$10,000 00
Fresno .....	3,200 00
Lassen .....	4,000 00
Sierra .....	1 00
Total .....	\$17,201 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco, Alameda, San Mateo, San Luis Obispo, Fresno, Shasta, and San Joaquin Counties, and State of Washington.....	\$399,382 26

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.
Ferries and Cliff House Railway 6 per cent bonds .....	\$4,000 00	} \$28,052 00
Nevada Land and Cattle Co. 6 per cent bonds .....	75,000 00	
Pacific Lumber Co. 6 per cent bonds .....	2,000 00	
Totals .....	\$81,000 00	\$28,052 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.
Sundry bonds and shares of various corporations in this State, worth considerably more than the amount loaned thereon .....	\$496,628 32

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Advances on grain, wool, bags, and other merchantable articles, worth considerably more than the amount loaned thereon .....	\$225,324 54

## AMOUNT DUE FROM OR DEPOSITED WITH OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
Due from correspondents in the large Eastern cities of the United States and Europe and China .....	\$864,300 22

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Consisting of interim account, <i>i. e.</i> , collection account .....	\$37,175 13

## BANK COMMISSIONERS' EXAMINATION. (August 15, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$80,055 65	Due head office .....	\$4,368,445 41
Other real estate .....	17,201 00	Due depositors .....	3,067,237 42
Invested in stocks and bonds .....	62,287 25	Due banks and bankers .....	590,931 00
Loans and discounts .....	4,325,677 95	Interest collected .....	14,189 29
Cash balances .....	1,788,738 46	Rents, exchange, etc. ....	5,497 84
Due from banks and bankers .....	977,054 18	Profit and loss and contin-	
Furniture, fixtures, etc. ....	8,443 88	gent fund .....	216,238 90
Expenses, taxes, etc. ....	11,852 14		
Bullion on hand and in transit .....	591,154 96		
Letters of credit .....	400,074 48		
Total resources .....	\$8,262,539 95	Total liabilities .....	\$8,262,539 95

BANK OF CALIFORNIA—SAN FRANCISCO. (Incorp. June, 1864.)

JANUARY STATEMENT.

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$250,000 00	Capital paid in coin.....	\$3,000,000 00
Real estate taken for debt.....	407,225 42	Reserve fund.....	1,000,000 00
Miscellaneous bonds and stocks.....	850,464 22	Profit and loss and contingent fund.....	2,335,470 04
Loans on real estate.....	626,247 58	Due depositors.....	7,036,272 86
Loans on stocks and bonds.....	1,554,166 14	Due banks and bankers.....	824,329 73
Loans on other securities (grain, etc.).....	869,335 98	Dividends unpaid.....	6,114 38
Loans on personal security, and overdrafts.....	6,245,706 15	Other liabilities.....	6,500 00
Money on hand.....	1,949,242 73		
Due from banks and bankers.....	1,417,689 43		
Other assets.....	38,609 36		
Total resources.....	\$14,208,687 01	Total liabilities.....	\$14,208,687 01

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 152; J. M. Allen, 103; Antoine Borel, 200; Adam Grant, 300; A. K. P. Harmon, 100; H. H. Hewlett, 400; Meyer Lewis, 1,200; Jerome Lincoln, 100; Chas. Mayne, 105; F. G. Newlands, 100; J. B. Randol, 200. Total number of shares held by the Directors is 2,960 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$5,524 41	\$2,000,000 00
Amador.....	8,689 72	
Mono.....	31 88	
San Francisco.....	208,101 29	
San Mateo.....	37,495 84	
San Bernardino and Orange.....	1,583 26	
Merced, Kern, Fresno, Tulare, and Solano.....	145,799 02	
Totals.....	\$407,225 42	\$2,000,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa.....	\$29,000 00	\$1,150,000 00
Fresno and Tulare.....	187,158 59	
Marin.....	5,000 00	
Merced.....	26,715 97	
San Bernardino.....	72,462 78	
San Francisco.....	170,964 16	
Alameda, San Francisco, and State of Idaho.....	100,000 00	
State of Washington.....	30,000 00	
Cook County, Illinois.....	4,946 08	
Totals.....	\$626,247 58	\$1,150,000 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
German and Dutch consols .....		\$500,000 00	} \$900,000 00
Los Angeles Cable Railroad bonds .....	\$140,000 00	139,500 00	
Los Angeles Court-house bonds .....	50,000 00	50,000 00	
City of Phoenix (Arizona) bonds .....	5,000 00	5,000 00	
Spring Valley Waterworks 4 per cent bonds .....	150,000 00	134,650 00	
San Joaquin and Kings River Canal and Irrigation Co., Vulcan Powder Co., and Napa Valley Wine Co. stock .....		21,314 22	
Totals .....		\$850,464 22	\$900,000 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.	Market Value.
Spring Valley Water Co. stock and bonds, Pacific Pine Lumber Co. stock, Risdon Iron and Locomotive Works stock, California Electric Light Co. stock, Tubbs Cordage Co. stock, Virginia and Truckee Railroad stock, Sutter Street and Geary Street R. R. stocks, various bank and other stocks	\$1,250,836 11	} \$2,000,000 00
Mining stocks .....	303,330 03	
Totals .....	\$1,554,166 14	\$2,000,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, assignments of contracts, collateral notes, silver bullion, vessels, etc. ....	\$869,335 98	\$1,250,000 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Face Value.
Life insurance .....	\$38,609 36	\$140,000 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate taken for debt .....	Reserve fund .....
Bonds and stocks .....	Profit and loss and contin-
Loans on real estate .....	gent fund .....
Loans on stocks, bonds, etc. ....	Due depositors .....
Loans on other securities	Due banks and bankers .....
(grain, etc.) .....	Dividends unpaid .....
Loans on personal security,	Other liabilities .....
and overdrafts .....	
Money on hand .....	
Due from banks and bankers .....	
Other assets .....	
Total resources .....	Total liabilities .....



The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Alvord, 152; J. M. Allen, 103; Antoine Borel, 200; Adam Grant, 300; A. K. P. Harmon, 100; H. H. Hewlett, 500; Meyer Lewis, 1,200; Jerome Lincoln, 100; Charles Mayne, 105; F. G. Newlands, 100; J. B. Randol, 100. Total number of shares held by the Directors is 2,960 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$12,951 17	} \$30,000 00
Marin .....	5,482 60	
Totals .....	\$18,433 77	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado .....	\$31,000 00	} \$1,000,000 00
Fresno .....	120,327 00	
Marin .....	5,000 00	
Merced .....	16,258 97	
Napa and San Bernardino .....	64,462 78	
San Francisco .....	193,168 33	
Alameda, Territory of Idaho, and State of Nevada .....	127,644 89	
State of Washington .....	51,597 95	
State of Illinois .....	3,946 08	} \$1,000,000 00
Totals .....	\$613,406 00	

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
German and Dutch consols .....		\$500,000 00	} \$2,750,000 00
Los Angeles Cable Railroad bonds .....	\$140,000 00	139,500 00	
City of Phoenix, Arizona, bonds .....	5,000 00	5,000 00	
Spring Valley Waterworks 4 per cent bonds .....	125,000 00	114,235 75	
100 shares Napa Valley Wine Co. stock .....		10,234 45	
100 shares Vulcan Powder Co. stock .....		6,500 00	
4,941 shares San Joaquin and Kings River Canal and Irrigation Co. stock .....		4,279 77	
29,975 shares San Francisco and Fresno Land Co. stock .....		469,107 56	
Totals .....		\$1,248,857 53	\$2,750,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.	Market Value.
Spring Valley Waterworks stocks and bonds, Pacific Pine Lumber Co. stock, Risdon Iron and Locomotive Works stock, California Electric Light Co. stock, Virginia and Truckee Railroad Co. bonds, Contra Costa Water Co. stock, United States 4 per cent bonds, Sutter Street and Geary Street R.R. bonds, and various bank and other stocks	\$1,463,236 41	} \$2,000,000 00
Mining stocks .....	87,472 88	
Totals .....	\$1,550,709 29	\$2,000,000 00



## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, assignments of contracts, collateral notes, mortgages on vessels, etc. ....	\$503,160 15	\$750,000 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Life insurance .....	\$41,067 83	\$140,000 00

## BANK COMMISSIONERS' EXAMINATION. (June 22, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$250,000 00	Capital paid up .....	\$3,000,000 00
Other real estate .....	12,951 17	Reserve fund .....	1,000,000 00
Invested in stocks, bonds, and warrants .....	1,248,857 53	Due depositors .....	6,833,346 32
Loans and discounts .....	8,773,053 77	Due banks and bankers .....	305,268 91
Cash balances .....	1,975,816 39	Interest collected .....	4,807 01
Due from banks and bankers ..	1,087,980 55	Rents, exchange, etc. ....	21,732 57
Expenses, taxes, etc. ....	2,353 05	Dividends unpaid .....	9,573 75
Other assets .....	41,077 83	Profit and loss .....	2,217,361 73
Total resources .....	\$13,392,090 29	Total liabilities .....	\$13,392,090 29

## SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA. (Incorp. by Royal Charter, 1862.)

## JANUARY STATEMENT.

WALTER POWELL, Manager.

WALTER YOUNG, Accountant.

Resources.		Liabilities.	
Loans on stocks and bonds ...	\$682,939 97	Due depositors .....	\$1,064,973 40
Loans on other securities (grain, etc.) .....	997,917 56	Due banks and bankers .....	44,180 39
Loans on personal security, and overdrafts .....	1,236,116 87	Due London office of this bank .....	2,441,389 00
Money on hand .....	552,475 05		
Due from banks and bankers ..	81,093 34		
Total resources .....	\$3,550,542 79	Total liabilities .....	\$3,550,542 79

The amount of capital stock is £600,000; amount subscribed is £600,000; amount paid in coin is £600,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, Constantine T. Benson, T. G. Gillespie, Sir Charles Tupper, K.C.M.G. The number of shares held by the Directors is unknown to deponents.

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$682,939 97	\$1,050,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture.....	\$997,917 56	\$1,345,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on stocks and bonds....	\$705,481 71	Due depositors.....	\$1,148,579 11
Loans on other securities (grain, etc.).....	946,952 72	Due banks and bankers.....	17,417 05
Loans on personal security, and overdrafts.....	1,207,809 88	Due head office and branches of this bank .....	2,612,157 37
Money on hand.....	862,097 60		
Due from banks and bankers..	55,811 62		
Total resources .....	\$3,778,153 53	Total liabilities .....	\$3,778,153 53

The amount of capital stock is £600,000; amount subscribed is £600,000; amount paid in coin is £600,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Sir Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, C. W. Benson, T. G. Gillespie, Sir Chas. Tupper, Bart., K. C. M. G., C. B. The number of shares held by the Directors is unknown to deponents.

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$705,481 71	\$1,100,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture.....	\$946,952 72	\$1,300,000 00

## BANK COMMISSIONERS' EXAMINATION. (December 12, 1891.)

Resources.		Liabilities.	
Loans and discounts.....	\$2,536,936 99	Due head office .....	\$2,097,392 41
Cash balances.....	411,029 23	Due depositors.....	868,635 61
Due from banks and bankers..	30,516 38	Due banks and bankers.....	14,175 49
Furniture, fixtures, etc.....	25,276 01	Interest collected.....	33,654 36
Expenses, taxes, etc.....	10,325 28	Rents, exchange, etc.....	8,900 90
Collections.....	16,787 55	Profit and loss .....	8,518 90
Specie.....	406 23		
Total resources.....	\$3,031,277 67	Total liabilities .....	\$3,031,277 67

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—  
SAN FRANCISCO. (Incorp. by Royal Charter, 1840.)

## JANUARY STATEMENT.

WILLIAM LAWSON, Agent.

J. C. WELSH, Agent.

Resources.		Liabilities.	
Loans on stocks and bonds ...	\$487,179 00	Due head office .....	\$1,535,782 49
Loans on other securities (grain, etc.).....	717,078 00	Due depositors.....	335,860 41
Loans on personal security, and overdrafts.....	618,919 33	Due banks and bankers.....	409,777 00
Money on hand.....	458,243 57		
Total resources .....	\$2,281,419 90	Total liabilities .....	\$2,281,419 90

The amount of capital stock is \$4,866,500; amount subscribed is \$4,866,500; amount paid in coin is \$4,866,500. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$243 33.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, H. R. Farrer, Gaspard Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, Frederick Lubbock, George D. Whatman.

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds, United States bonds, water-works bonds, gas, street railroad, and other stocks .....	\$630,666 00	\$487,179 00	\$705,185 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for merchandise.....	\$717,078 00	\$817,478 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on stocks and bonds ...	\$438,534 60	Due head office in London...	\$952,797 63
Loans on other securities (grain, etc.) .....	303,973 53	Due depositors .....	540,917 07
Loans on personal security, and overdrafts .....	559,379 84	Due banks and bankers .....	320,241 15
Money on hand .....	512,067 88		
Total resources .....	\$1,813,955 85	Total liabilities .....	\$1,813,955 85

The amount of capital stock is £1,000,000 sterling; amount subscribed is £1,000,000 sterling; amount paid in coin is £1,000,000 sterling. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is £50 sterling.

The names of the Directors are as follows: J. H. Brodie, John James Cater, Henry R. Farrer, Richard H. Glyn, E. A. Hoare, H. J. B. Kendall, Gaspard Farrer, J. J. Kingsford, Frederick Lubbock, George D. Whatman.

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.	Market Value.
United States bonds, railroad bonds, county bonds, water- works bonds, and gas, street railroad, and other stocks....	\$438,534 60	\$690,365 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and other merchandise, and bills of lading .....	\$303,973 53	\$344,877 50

## BANK COMMISSIONERS' EXAMINATION. (December 15, 1891.)

Resources.		Liabilities.	
Loans and discounts .....	\$1,728,839 85	Due head office .....	\$1,420,196 05
Cash balances .....	387,609 81	Due depositors .....	335,376 93
Expenses, taxes, etc. ....	13,970 15	Due banks and bankers .....	326,234 70
		Interest collected .....	43,003 77
		Rents, exchange, etc. ....	5,608 36
Total resources .....	\$2,130,419 81	Total liabilities .....	\$2,130,419 81

# CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO. (Incorp. April 24, 1882.)

## JANUARY STATEMENT.

J. D. FRY, President.

S. P. YOUNG, Treasurer and Manager.

Resources.		Liabilities.	
Bank premises.....	\$800,000 00	Capital paid in coin.....	\$1,000,000 00
Miscellaneous bonds and stocks.....	104,985 99	Profit and loss and contingent fund.....	67,802 18
Loans on real estate.....	142,850 00	Due depositors.....	882,610 28
Loans on stocks and bonds.....	653,001 86	Due banks and bankers.....	6,343 85
Loans on corporation notes, etc.....	98,313 00	Dividends unpaid.....	6 00
Overdrafts secured.....	17,748 14	Other liabilities.....	7,053 91
Money on hand.....	80,396 68	Trust deposits.....	153,437 02
Due from banks and bankers.....	59,420 95		
Furniture and fixtures.....	9,066 78		
Other assets.....	1,928 07		
Trust funds invested.....	149,541 77		
Total resources.....	\$2,117,253 24	Total liabilities.....	\$2,117,253 24

The amount of capital stock is \$2,000,000; amount subscribed is \$2,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Fry, 100; R. D. Fry, 110; Thomas R. Hayes, 100; Jacob C. Johnson, 310; Homer S. King, 100; Charles F. McDermot, 150; Charles Main, 230; J. M. Shotwell, 205; James Treadwell, 1,091; I. G. Wickersham, 805; Henry Williams, 1,250. Total number of shares held by the Directors is 4,451 shares.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$65,850 00	\$165,000 00
Alameda.....	24,550 00	37,600 00
Tehama.....	450 00	1,500 00
Fresno.....	8,000 00	23,000 00
Santa Clara.....	9,000 00	21,000 00
Napa.....	20,000 00	60,000 00
State of Washington.....	15,000 00	32,000 00
Totals.....	\$142,850 00	\$340,100 00

### AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
600 shares Presidio and Ferries Railroad Co. stock.....	\$60,000 00	\$29,547 64	\$12,600 00
100 shares Spring Valley Waterworks stock.....	10,000 00	9,300 00	9,725 00
\$6,000 Contra Costa Water Co. bonds.....	6,000 00	6,113 35	5,825 00
\$50,000 Los Angeles Lighting Co. bonds.....	50,000 00	50,000 00	50,000 00
\$10,000 Presidio and Ferries Railroad bonds.....	10,000 00	10,025 00	10,025 00
Totals.....	\$136,000 00	\$104,985 99	\$88,175 00



## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds.....	\$1,765,000 00	\$653,001 86	\$974,800 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Corporation notes, etc.....	\$98,313 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises..... \$800,000 00	Capital paid in coin..... \$1,000,000 00
Miscellaneous bonds and stocks..... 104,985 99	Profit and loss and contingent fund..... 69,816 89
Loans on real estate..... 305,229 29	Due depositors..... 1,053,684 76
Loans on stocks and bonds..... 744,001 19	Due banks and bankers..... 85,829 97
Loans on corporation notes, etc..... 90,420 41	Dividends unpaid..... 345 00
Loans on overdrafts (secured)..... 11,142 95	Other liabilities..... 4,815 00
Money on hand..... 102,223 25	Interest deposits..... 227,029 70
Due from banks and bankers..... 98,781 00	
Furniture and fixtures..... 9,183 17	
Other assets..... 2,240 42	
Interest funds invested..... 173,313 65	
Total resources..... \$2,441,521 32	Total liabilities..... \$2,441,521 32

The amount of capital stock is \$2,000,000; amount subscribed is \$2,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 20,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Fry, 100; R. D. Fry, 160; Thomas R. Hayes, 100; Jacob C. Johnson, 310; Homer S. King, 100; C. F. McDermot, 1,550; Charles Main, 230; J. M. Shotwell, 205; James Treadwell, 1,094; I. G. Wickersham, 805; Henry Williams 1,250. Total number of shares held by the Directors is 5,904 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$114,850 00	\$175,000 00
Alameda.....	35,629 29	60,000 00
Tehama.....	450 00	1,300 00
Fresno.....	8,000 00	14,000 00
Santa Clara.....	9,000 00	15,000 00
Napa.....	20,000 00	55,000 00
Solano.....	6,000 00	11,000 00
San Mateo.....	15,000 00	25,000 00
Kern.....	15,000 00	22,500 00
Colusa.....	45,000 00	67,500 00
Sonoma.....	20,000 00	35,000 00
Marin.....	1,300 00	2,200 00
State of Washington.....	15,000 00	26,000 00
Totals.....	\$305,229 29	\$509,500 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value
600 shares Presidio and Ferries R.R. Co. stock.	\$60,000 00	\$29,547 64	\$15,000 00
100 shares Spring Valley Waterworks stock .....	10,000 00	9,300 00	9,850 00
\$6,000 Contra Costa Water Co. bonds.....	6,000 00	6,113 35	6,100 00
\$50,000 Los Angeles Lighting Co. bonds .....	50,000 00	50,000 00	50,000 00
\$10,000 Presidio and Ferries R. R. Co. bonds....	10,000 00	10,025 00	10,500 00
Totals .....	\$136,000 00	\$104,985 99	\$91,450 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$1,840,000 00	\$744,001 19	\$1,050,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Corporation notes, etc. ....	\$90,420 41

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Collections .....	\$2,240 42

## BANK COMMISSIONERS' EXAMINATION. (September 1, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$800,000 00	Capital paid up .....	\$1,000,000 00
Invested in stocks, bonds, and warrants .....	94,960 99	Due depositors .....	582,909 99
Loans on real estate .....	87,200 00	Due banks and bankers .....	10,019 30
Loans and discounts .....	599,324 53	Interest collected .....	5,759 95
Cash balances .....	39,311 69	Rents, exchange, etc. ....	9,353 49
Due from banks and bankers ..	22,173 28	Dividends unpaid .....	315 00
Furniture, fixtures, etc. ....	3,366 50	Profit and loss .....	35,154 85
Expenses, taxes, etc. ....	1,963 39	Other liabilities .....	3,163 05
Other assets .....	1,685 56	Trust funds .....	74,508 31
Trust funds invested .....	71,203 00		
Total resources .....	\$1,721,188 94	Total liabilities .....	\$1,721,188 94

**DONOHUE-KELLY BANKING COMPANY—SAN FRANCISCO.**  
(Incorp. March 1, 1891.)

**JANUARY STATEMENT.**

JOSEPH A. DONOHUE, President.

JOHN W. FLOOD, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$949 90	Capital paid in coin.....	\$650,000 00
Miscellaneous bonds.....	59,270 00	Profit and loss and contin-	
Loans on real estate.....	2,068 35	gent fund.....	35,653 84
Loans on stocks and bonds.....	6,120 00	Due depositors.....	1,393,906 81
Loans on other securities		Due banks and bankers.....	335,259 73
(grain, etc.).....	8,423 15	Dividends unpaid.....	275 84
Loans on personal security,			
and overdrafts.....	1,673,809 70		
Money on hand.....	534,927 75		
Due from banks and bankers..	113,425 38		
Furniture and fixtures.....	2,509 40		
Expenses.....	12,282 64		
Taxes.....	1,309 95		
<b>Total resources .....</b>	<b>\$2,415,096 22</b>	<b>Total liabilities .....</b>	<b>\$2,415,096 22</b>

The amount of capital stock is \$650,000; amount subscribed is \$650,000; amount paid in coin is \$650,000. The total number of shares of stock issued is 6,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Joseph A. Donohue, 2,000; Eugene Kelly, 2,250; Joseph A. Donohue, Jr., 500; Adam Grant, 100; John J. McKinnon, 100; Irving M. Scott, 100; John Bermingham, 100; Joseph G. Eastland, 100; John W. Flood, 50; Howard Havens, 50. Total number of shares held by the Directors is 5,350 shares.

**REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.**

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$949 90	\$1,200 00

**LOANS ON REAL ESTATE BY COUNTIES.**

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$500 00	\$4,000 00
Alameda.....	1,568 35	3,900 00
<b>Totals .....</b>	<b>\$2,068 35</b>	<b>\$7,900 00</b>

**AMOUNT INVESTED IN BONDS.**

Description or Class.	Par Value.	Amount Invested.	Market Value.
Omnibus Cable Co. first mortgage bonds.....	\$50,000 00	\$59,270 00	\$57,500 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
San Francisco Savings Union stock.....	\$4,750 00	\$4,800 00	\$9,500 00
Consolidated Cal. and Vir. Mining Co. stock..	15,000 00	420 00	600 00
San José Building and Loan Association stock..	2,000 00	500 00	1,000 00
Spring Valley Waterworks first mortgage bond	1,000 00	400 00	1,190 00
Totals .....	\$22,750 00	\$6,120 00	\$12,290 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
421 bags coffee in warehouse .....	\$8,423 15	\$9,525 12

## JULY STATEMENT.

Resources.	Liabilities.
Real estate taken for debt .... \$949 90	Capital paid in coin..... \$650,000 00
Miscellaneous bonds..... 59,270 00	Profit and loss and contin-
Loans on real estate ..... 500 00	gent fund..... 31,316 32
Loans on stocks..... 8,070 00	Due depositors..... 1,596,182 33
Loans on other securities	Due banks and bankers..... 91,679 75
(grain, etc.)..... 20,926 10	
Loans on personal security,	
and overdrafts ..... 1,724,834 67	
Money on hand..... 396,032 33	
Due from banks and bankers. 144,273 89	
Furniture and fixtures..... 2,509 40	
Expenses ..... 11,389 93	
Taxes..... 422 18	
Total resources..... \$2,369,178 40	Total liabilities ..... \$2,369,178 40

The amount of capital stock is \$650,000; amount subscribed is \$650,000; amount paid in coin is \$650,000. The total number of shares of stock issued is 6,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Donohoe, 2,000; Eugene Kelly, 2,250; J. A. Donohoe, Jr., 500; Adam Grant, 100; John J. McKinnon, 100; Irving M. Scott, 100; John Bermingham, 100; Joseph G. Eastland, 100; John W. Flood, 50; Howard Havens, 50. Total number of shares held by the Directors is 5,350 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$949 90	\$1,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$500 00	\$4,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Omnibus Cable Co. bonds.....	\$50,000 00	\$59,270 00	\$57,250 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
San Francisco Savings Union stock.....	\$4,750 00	\$6,500 00	\$9,500 00
San José Building and Loan Association stock.....	2,000 00	350 00	1,000 00
Consolidated Cal. and Vir. Mining Co. stock.....	15,000 00	420 00	525 00
San Francisco Gaslight Co. stock.....	1,000 00	800 00	700 00
California Electric Light Co. stock.....	5,000 00		
Totals.....	\$27,750 00	\$8,070 00	\$12,525 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Coffee in warehouse at San Francisco.....	\$20,926 10	\$23,965 00

## BANK COMMISSIONERS' EXAMINATION. (May 24, 1892.)

Resources.	Liabilities.
Real estate..... \$949 90	Capital paid up..... \$650,000 00
Invested in bonds..... 59,270 00	Due depositors..... 1,505,082 99
Loans and discounts..... 1,655,135 52	Due banks and bankers..... 68,498 44
Cash balances..... 434,269 66	Interest collected..... 15,544 56
Due from banks and bankers.. 81,827 87	Rents, exchange, etc..... 2,039 40
Furniture, fixtures, etc..... 2,509 40	Dividends unpaid..... 290 84
Expenses, taxes, etc..... 7,493 88	
Total resources..... \$2,241,456 23	Total liabilities..... \$2,241,456 23



## GRANGERS BANK OF CALIFORNIA—SAN FRANCISCO.

(Incorp. April 27, 1874.)

## JANUARY STATEMENT.

A. D. LOGAN, President.

A. MONTPELLIER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$135,708 51	Capital paid in coin.....	\$763,210 00
Loans on real estate.....	226,059 85	Reserve fund.....	48,743 23
Loans on stocks, bonds, and warrants.....	113,700 00	Due depositors.....	729,681 79
Loans on other securities (grain, etc.).....	888,397 29	Due banks and bankers.....	343,644 41
Loans on personal security.....	302,382 44	Dividends unpaid.....	45,792 60
Money on hand.....	258,250 78	Unpaid balance of dividends.....	1,727 80
Due from banks and bankers.....	2,225 96		
Furniture and fixtures.....	6,075 00		
Total resources.....	\$1,932,799 83	Total liabilities.....	\$1,932,799 83

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$700,000 (fully paid up, \$63,210). The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$70 (2,063 shares paid in full).

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Logan, 2,263; H. J. Lewelling, 50; Uriah Wood, 266; Seneca Ewer, 100; Daniel Meyer, 50; J. W. Mitchell, 200; T. E. Tynan, 26; Thos. McConnell, 120; H. M. La Rue, 37; J. C. Steele, 174; J. H. Gardiner, 53. Total number of shares held by the Directors is 3,339 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$3,000 00	\$3,500 00
Fresno.....	35,472 65	40,000 00
Butte.....	6,697 59	7,500 00
Monterey.....	4,512 50	5,000 00
San Joaquin.....	5,644 50	6,000 00
Stanislaus.....	7,137 23	10,000 00
Tulare.....	70,494 04	80,000 00
Tehama.....	2,750 00	3,000 00
Totals.....	\$135,708 51	\$155,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$10,000 00	\$20,000 00
Butte.....	103,000 00	200,000 00
Fresno.....	19,000 00	45,000 00
Contra Costa.....	3,500 00	7,000 00
Stanislaus.....	35,000 00	90,000 00
Solano.....	22,500 00	50,000 00
San Mateo.....	6,000 00	20,000 00
Tulare.....	7,059 85	30,000 00
Yolo.....	5,000 00	10,000 00
Tehama.....	15,000 00	30,000 00
Totals.....	\$226,059 85	\$502,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Bank and corporate association stocks .....	\$175,000 00	\$113,700 00	\$190,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat, barley, and other grain, and flour held under warehouse receipts .....	\$826,897 29	\$1,200,000 00
General produce, wine, sacks, and sundry merchandise .....	61,500 00	150,000 00
Totals .....	\$888,397 29	\$1,350,000 00

## JULY STATEMENT.

Resources.	Liabilities.
Real estate taken for debt..... \$144,698 93	Capital paid in coin..... \$800,000 00
Loans on real estate..... 96,500 00	2,645 shares fully paid..... 52,900 00
Loans on stocks..... 112,106 00	Reserve fund..... 48,743 23
Loans on other securities (grain, etc.)..... 316,795 94	Due depositors..... 738,217 87
Loans on personal security, and overdrafts..... 956,699 46	Due banks and bankers..... 75,350 00
Money on hand..... 101,050 22	Dividends unpaid..... 486 00
Due from banks and bankers..... 3,941 69	Other liabilities (interest collected)..... 37,385 07
Furniture and fixtures..... 6,075 00	
Expenses..... 14,514 74	
Taxes..... 700 19	
Total resources..... \$1,753,082 17	Total liabilities..... \$1,753,082 17

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$800,000 (fully paid up, \$52,900). The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$80 (2,645 shares paid in full).

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Logan, 2,263; H. J. Lewelling, 50; Uriah Woods, 266; Seneca Ewer, 100; Daniel Meyer, 50; J. W. Mitchell, 200; T. E. Tynan, 26; Thos. McConnell, 120; H. M. La Rue, 37; J. C. Steele, 174; J. H. Gardiner, 53. Total number of shares held by the Directors is 3,339 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$3,450 00	\$4,000 00
Butte.....	3,863 54	6,000 00
Fresno.....	42,500 00	50,000 00
Monterey.....	4,550 00	5,000 00
San Joaquin.....	5,568 00	6,000 00
Stanislaus.....	11,574 30	12,000 00
Tulare.....	70,443 09	80,000 00
Tehama.....	2,750 00	3,500 00
Totals .....	\$144,698 93	\$166,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$82,000 00	\$200,000 00
Solano .....	2,500 00	15,000 00
Fresno .....	5,000 00	20,000 00
San Mateo .....	7,000 00	20,000 00
Totals .....	\$96,500 00	\$255,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Bank and corporate association stocks.....	\$182,000 00	\$112,106 00	\$190,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat, barley, and other grain held under warehouse receipts..	\$260,795 94	\$400,000 00
General produce, wine, sacks, etc. ....	56,000 00	80,000 00
Totals .....	\$316,795 94	\$480,000 00

## BANK COMMISSIONERS' EXAMINATION. (December 1, 1891.)

Resources.		Liabilities.	
Real estate .....	\$129,171 69	Capital paid up.....	\$763,210 00
Invested in stocks, bonds, and warrants .....	16,900 30	Reserve fund .....	41,243 23
Loans and discounts .....	1,494,982 76	Due depositors.....	566,617 38
Cash balances .....	124,454 74	Due banks and bankers.....	384,822 82
Due from banks and bankers..	12,996 48	Interest collected .....	57,087 27
Furniture, fixtures, etc. ....	6,750 00	Rents, exchange, etc.....	819 21
Expenses, taxes, etc. ....	30,317 24	Dividends unpaid.....	1,773 30
Total resources .....	\$1,815,573 21	Total liabilities .....	\$1,815,573 21

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO. (Incorp. January 9, 1884.)

JANUARY STATEMENT.

CHARLES ALTSCHUL, Cashier.

A. H. BRECKENFELD, Accountant.

Resources.		Liabilities.	
Miscellaneous bonds .....	\$27,300 00	Due head office .....	\$4,469,957 41
Loans on real estate .....	549,663 68	Due depositors .....	1,261,320 40
Loans on stocks, bonds, and warrants .....	421,205 88	Due banks and bankers .....	827,595 27
Loans on other securities (grain, etc.) .....	856,451 00	Other liabilities .....	120,568 60
Loans on personal security, and overdrafts .....	3,347,800 96		
Due from letters of credit .....	359,222 91		
Money on hand .....	766,288 92		
Due from banks and bankers .....	292,547 98		
Other assets .....	58,960 35		
Total resources .....	\$6,679,441 68	Total liabilities .....	\$6,679,441 68

The amount of capital stock is \$2,500,000; amount subscribed is \$2,500,000; amount paid in coin is \$2,000,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: W. Paterson, 95; James Whittall, 100; Simon Lazard, 2,654; D. Cahn, 249; S. L. Simon, 65. Total number of shares held by the Directors is 3,163 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda .....	\$17,032 00	\$684,700 00
Colusa .....	101,000 00	
Fresno .....	62,138 63	
Mendocino .....	5,000 00	
San Diego .....	9,000 00	
San Francisco .....	152,336 05	
San Mateo .....	51,157 00	
Santa Clara .....	1,000 00	
Santa Barbara .....	5,000 00	
San Bernardino .....	1,500 00	
Solano .....	10,000 00	
Stanislaus .....	8,000 00	
Tulare .....	35,000 00	
Yolo .....	91,500 00	
Totals .....	\$549,663 68	\$684,700 00

AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.
Bonds of Pacific Coast cities .....	\$28,000 00	\$27,300 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Amount Loaned.	Market Value.
Sundry stocks, bonds, and warrants .....	\$421,205 88	\$479,065 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc., for various kinds of merchandise .....	\$856,451 00	\$911,470 00

## JULY STATEMENT.

EUGENE MEYER, Manager.

CHARLES ALTSCHUL, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$32,425 00	Due head office .....	\$1,470,632 57
Loans on real estate .....	691,842 30	Due depositors.....	1,672,576 80
Loans on stocks, bonds, and warrants.....	556,971 97	Due banks and bankers.....	295,705 63
Loans on other securities (grain, etc.).....	301,145 74	Other liabilities.....	200,602 29
Loans on personal security, and overdrafts.....	3,205,163 48		
Due from letters of credit.....	548,479 34		
Money on hand.....	889,316 32		
Due from banks and bankers..	355,833 26		
Other assets.....	58,339 88		
Total resources.....	\$6,639,517 29	Total liabilities.....	\$6,639,517 29

The amount of capital stock is \$2,500,000; amount subscribed is \$2,500,000; amount paid in coin is \$2,000,000. The total number of shares of stock issued is 25,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: W. Paterson, 95; James Whittall, 100; Simon Lazard, 2,654; D. Cahn, 249; S. L. Simon, 65. Total number of shares held by the Directors is 3,163 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$45,175 00	\$836,000 00
Colusa .....	101,000 00	
Fresno .....	40,391 88	
Kern.....	15,000 00	
Mendocino .....	4,000 00	
San Diego .....	14,000 00	
San Francisco .....	129,000 00	
San Mateo .....	60,000 00	
Santa Clara.....	692 81	
Santa Barbara .....	5,123 00	
San Bernardino.....	1,500 00	
Solano .....	75,000 00	
Sonoma.....	5,059 61	
Stanislaus .....	27,400 00	
Tehama .....	40,000 00	
Tulare .....	35,000 00	
Yolo.....	93,500 00	
Totals .....	\$691,842 30	\$836,000 00



## AMOUNT INVESTED IN BONDS.

Description or Class.	Amount Invested.	Market Value.
Bonds of Pacific Coast cities.....	\$32,425 00	\$33,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Amount Loaned.	Market Value.
Loans on sundry stocks, bonds, and warrants.....	\$556,971 97	\$654,630 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Loans on warehouse receipts and bills of lading for various kinds of merchandise.....	\$301,145 74	\$350,000 00

## BANK COMMISSIONERS' EXAMINATION. (December 19, 1891.)

Resources.		Liabilities.	
Invested in bonds.....	\$27,300 00	Due head office.....	\$5,589,497 95
Loans and discounts.....	5,516,719 82	Due depositors.....	1,555,096 58
Cash balances.....	650,327 09	Due banks and bankers.....	410,411 42
Due from banks and bankers..	311,894 17	Interest collected .....	155,147 01
Expenses, taxes, etc.....	38,995 53	Other liabilities.....	116,903 04
Other assets.....	61,147 12		
Letters of credit .....	380,399 64		
Gold in transit to San Francisco	840,272 63		
Total resources .....	\$7,827,056 00	Total liabilities .....	\$7,827,056 00

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED). (Established, 1865; reincorp. September 13, 1880.)

JANUARY STATEMENT.

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.		Liabilities.	
Real estate taken for debt.....	\$19,220 95	Reserve fund is held in London, and amounts to £79,000 sterling.	
Loans on real estate .....	98,428 17	Due depositors.....	\$1,119,636 25
Loans on stocks, bonds, etc....	468,404 91	Due banks and bankers .....	119,721 44
Loans on other securities (grain, etc.).....	976,717 73	Due our head office .....	3,848,921 31
Loans on personal security, and overdrafts .....	1,812,051 51	Miscellaneous .....	55,176 24
Money on hand.....	920,288 56		
Due from banks and bankers..	478,789 96		
Expenses .....	20,275 46		
Taxes .....	5,489 30		
Other assets.....	343,788 69		
Total resources .....	\$5,143,455 24	Total liabilities .....	\$5,143,455 24

The amount of capital stock of the bank of which this is a branch is £700,000; amount subscribed is £490,000; amount paid in coin is £490,000. The total number of shares of stock issued is 70,000 shares; the amount paid on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows: George William Campbell, 150; Henry Goschen, 150; Charles Hemery, 1,000; William Newbold, 150; Robert Davie Peebles, 600; Robert Ryrie, 450; Norman Dunning Rideout, 150. Total number of shares held by the Directors is 2,650 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$7,151 71	\$7,151 71
Santa Cruz.....	12,069 24	12,069 24
Totals .....	\$19,220 95	\$19,220 95

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$46,763 20
San Mateo.....	30,000 00
Merced.....	5,000 00
Sonoma.....	9,775 00
Kitsap, Washington.....	6,889 97
Total .....	\$98,428 17

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks .....		\$414,181 58	\$659,025 00
Bonds .....	\$65,000 00	46,614 74	62,350 00
Warrants .....	16,511 32	7,608 59	16,511 32
Totals .....		\$468,404 91	\$737,886 32

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$269,784 60	\$336,711 92
Deposit of other notes as collateral security.....	470,214 40	563,306 90
Life policies.....	4,000 00	4,500 00
On savings banks' books.....	8,628 80	11,112 06
Grain.....	224,089 93	266,892 00
Totals.....	\$976,717 73	\$1,182,522 88

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Sundry creditors, for drafts accepted by our head office, under our letters of credit, not yet due.....	\$336,301 39
Miscellaneous.....	7,487 30
Total.....	\$343,788 69

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$19,044 20	Capital paid in coin. See below.	
Loans on real estate.....	105,496 67	Reserve fund is held in London, and amounts to £90,000 sterling.	
Loans on stocks, bonds, and warrants.....	592,826 69	Profit and loss and contingent fund.....	\$23,083 97
Loans on other securities (grain, etc.).....	850,978 59	Due depositors.....	952,317 94
Loans on personal security, and overdrafts.....	1,864,577 85	Due banks and bankers.....	90,226 52
Money on hand.....	674,927 17	Other liabilities.....	3,982,699 99
Due from banks and bankers..	757,529 16	Miscellaneous.....	46,936 41
Expenses.....	19,982 69		
Taxes.....	2,228 10		
Other assets.....	207,673 71		
Total resources.....	\$5,095,264 83	Total liabilities.....	\$5,095,264 83

The amount of capital stock of the bank of which this is a branch is £700,000; amount subscribed is £490,000; amount paid in coin is £490,000. The total number of shares of stock issued is 70,000 shares; the amount paid on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows: George William Campbell, 150; Henry Goschen, 150; Charles Hemery, 1,000; William Newbold, 150; Robert Davis Peebles, 600; Robert Ryrie, 450; Norman Dunning Rideout, 150. Total number of shares held by the Directors is 2,650 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda.....	\$6,977 71
Santa Cruz.....	12,066 49
Total.....	\$19,044 20

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$46,763 20
Alameda.....	7,068 50
San Mateo.....	30,000 00
Sonoma.....	9,775 00
Merced.....	5,000 00
Kitsap, Washington.....	6,889 97
Total.....	\$105,496 67

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks (not mining).....		\$524,798 10	\$756,074 66
Bonds.....	\$101,000 00	61,793 45	82,700 00
Warrants.....	18,472 28	6,235 14	18,472 28
Totals.....		\$592,826 69	\$857,246 94

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$354,781 52	\$439,709 71
Deposit of other notes as collateral security.....	480,197 07	581,074 87
Life policies.....	4,000 00	4,500 00
Grain.....	12,000 00	12,858 00
Totals.....	\$850,978 59	\$1,038,142 58

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Sundry creditors, for drafts accepted by our head office, under our letters of credit, not yet due.....	\$183,995 99
Miscellaneous.....	23,677 72
Total.....	\$207,673 71

## BANK COMMISSIONERS' EXAMINATION. (August 20, 1891.)

Resources.	Liabilities.
Real estate..... \$19,266 66	Due head office..... \$3,732,346 38
Loans and discounts..... 3,471,036 86	Reserve and contingent fund..... 45,914 47
Cash balances..... 838,346 17	Due depositors..... 1,270,905 91
Due from banks and bankers..... 540,715 95	Due banks and bankers..... 152,343 01
Expenses, taxes, etc..... 34,018 66	Interest collected..... 29,749 65
Other assets..... 930 16	Rents, exchange, etc..... 2,439 17
Letters of credit..... 336,686 37	Other liabilities..... 7,302 24
Total resources..... \$5,241,000 83	Total liabilities..... \$5,241,000 83

## NEVADA BANK OF SAN FRANCISCO. (Incorp. October, 1875.)

## JANUARY STATEMENT.

I. W. HELLMAN, President.

D. B. DAVIDSON, Cashier.

Resources.	Liabilities.
Miscellaneous bonds and stocks..... \$476,558 60	Capital paid in coin..... \$3,000,000 00
Loans on stocks and bonds..... 1,105,694 26	Reserve fund..... 300,000 00
Loans on other securities (grain, etc.)..... 496,795 75	Profit and loss and contingent fund..... 112,658 32
Loans on personal security, and overdrafts..... 2,380,305 89	Due depositors..... 3,233,728 72
Money on hand..... 1,425,363 28	Due banks and bankers..... 921,167 07
Due from banks and bankers..... 1,658,582 06	Other liabilities..... 156,660 48
Furniture and fixtures..... 3,000 00	
Other assets..... 177,914 75	
Total resources..... \$7,724,214 59	Total liabilities..... \$7,724,214 59

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. F. Allen, 600; J. F. Bigelow, 250; H. L. Dodge, 250; C. de Guigné, 250; J. L. Flood, 1,050; Lewis Gerstle, 500; I. W. Hellman, 5,765; J. W. Mackay, 1,000; Levi Strauss, 1,125; Robert Watt, 350; D. N. Walter, 450. Total number of shares held by the Directors is 11,590 shares.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Amount Invested.
Various stocks, bonds, and warrants.....	\$476,558 60

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.
Spring Valley Water bonds, Southern Pacific of Arizona bonds, Omnibus Cable bonds, bank stock, and other miscellaneous stocks and bonds.....	\$1,084,744 26
Stocks of incorporated manufacturing companies.....	20,950 00
Total.....	\$1,105,694 26

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Warehouse receipts for grain, etc.....	\$496,795 75

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Items in process of collection.....	\$177,914 75



## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$543,592 35	Capital paid in coin.....	\$3,000,000 00
Loans on stocks, bonds, and warrants.....	1,642,599 26	Reserve fund.....	400,000 00
Loans on other securities (grain, etc.).....	223,877 18	Profit and loss and contingent fund.....	132,662 80
Loans on personal security, and overdrafts.....	2,377,782 86	Due depositors.....	3,295,099 46
Money on hand.....	1,166,204 98	Due banks and bankers.....	1,342,330 00
Due from banks and bankers..	2,038,388 38	Other liabilities.....	4,236 95
Furniture and fixtures.....	3,000 00		
Taxes.....	1,958 40		
Other assets.....	176,925 80		
Total resources.....	\$8,174,329 21	Total liabilities.....	\$8,174,329 21

The amount of capital stock is \$3,000,000; amount subscribed is \$3,000,000; amount paid in coin is \$3,000,000. The total number of shares of stock issued is 30,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. F. Allen, 600; J. F. Bigelow, 250; H. L. Dodge, 250; C. de Guigné, 250; J. L. Flood, 1,050; Lewis Gerstle, 500; I. W. Hellman, 5,890; J. W. Mackay, 1,000; Levi Strauss, 1,125; Robt. Watt, 350; D. N. Walter, 450. Total number of shares held by the Directors is 11,715 shares.

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Amount Invested.
Various stocks, bonds, and warrants.....	\$543,592 35

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.
Spring Valley Waterworks bonds, Southern Pacific of Arizona bonds, Omnibus Cable bonds, bank stock, and other miscellaneous stocks and bonds.....	\$1,642,599 26

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Warehouse receipts for canned goods, etc. ....	\$223,877 18

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Items in process of collection, bullion, etc. ....	\$176,925 80

## BANK COMMISSIONERS' EXAMINATION. (July 1, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$381,971 25	Capital paid up.....	\$3,000,000 00
Loans and discounts.....	4,421,388 78	Reserve fund.....	200,000 00
Cash balances.....	1,120,775 13	Due depositors.....	2,864,024 62
Due from banks and bankers..	1,443,985 60	Due banks and bankers.....	1,216,749 20
Furniture, fixtures, etc.....	3,000 00	Interest collected.....	3,072 91
Expenses, taxes, etc.....	832 31	Rents, exchange, etc.....	2,841 08
Other assets (bullion).....	5,838 42	Profit and loss.....	91,103 68
Total resources.....	\$7,377,791 49	Total liabilities.....	\$7,377,791 49

## PACIFIC BANK—SAN FRANCISCO. (Incorp. February, 1863.)

## JANUARY STATEMENT.

R. H. McDONALD, President.

F. V. McDONALD, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$200,000 00	Capital paid in coin.....	\$1,000,000 00
Real estate taken for debt.....	137,422 51	Reserve fund.....	800,000 00
Miscellaneous bonds and stocks.....	717,830 48	Profit and loss and contingent fund.....	15,205 31
Loans on stocks, bonds, and warrants.....	252,706 66	Due depositors.....	2,030,309 16
Loans on other securities (grain, etc.).....	51,526 95	Due banks and bankers.....	1,348,185 02
Loans on personal security, and overdrafts.....	2,664,143 60	Dividends unpaid.....	40,420 00
Money on hand.....	700,226 51		
Due from banks and bankers..	458,066 16		
Other assets.....	52,196 62		
Total resources.....	\$5,234,119 49	Total liabilities.....	\$5,234,119 49

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. H. McDonald, 4,849; R. H. McDonald, Jr., 10; F. V. McDonald, 10; W. A. Grade, 29; J. J. Bowen, 93; H. Mabury, 326; M. H. Sherman, 10; A. K. Stevens, 20; C. Waterhouse, 20. Total number of shares held by the Directors is 5,367 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$15,406 21	\$22,800 00
Alameda.....	57,136 70	64,000 00
Santa Clara.....	8,500 00	8,500 00
San Mateo.....	1,400 00	1,400 00
Marin.....	700 00	700 00
Contra Costa.....	1,629 93	2,000 00
Fresno.....	10,303 25	15,000 00
San Diego.....	5,000 00	5,000 00
Tulare.....	9,580 46	9,580 46
Los Angeles.....	12,000 00	12,000 00
State of Washington.....	15,536 30	20,000 00
State of Michigan.....	229 66	229 66
Totals.....	\$137,422 51	\$161,210 12

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Gas stock.....	\$92,000 00	\$25,533 50	} \$717,830 48
Land and dock stocks.....	172,000 00	37,712 30	
Canal and water stocks.....	800,000 00	20,637 24	
Bank stock.....	216,433 33	198,292 73	
Iron stock.....	35,000 00	14,685 00	
Flouring mills stock.....	10,000 00	10,000 00	
Railroad bonds.....	235,000 00	228,800 95	
Montgomery Avenue bonds.....	2,000 00	1,475 00	
Canal bonds.....	133,000 00	133,000 00	
Warrants.....	47,693 76	47,693 76	
Totals.....	\$1,743,127 09	\$717,830 48	\$717,830 48

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Amount Loaned.	Market Value.
U. S. bonds, bank, gas, and water stocks and bonds.....	\$93,711 66	} \$340,000 00
Insurance and iron stocks.....	5,750 00	
Miscellaneous stocks, bonds, and warrants.....	151,945 00	
Railroad stocks and bonds.....	1,300 00	\$340,000 00
Totals.....	\$252,706 66	

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Warehouse receipts.....	\$4,148 24
Life insurance policies.....	47,378 71
Totals.....	\$51,526 95

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Life insurance premiums paid by the bank.....	\$2,552 43	} \$52,196 62
Collection account.....	49,644 19	
Totals.....	\$52,196 62	\$52,196 62

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$200,000 00	Capital paid in coin.....	\$1,000,000 00
Real estate taken for debt.....	125,531 81	Reserve fund.....	800,000 00
Miscellaneous bonds and stocks.....	785,144 65	Profit and loss and contingent fund.....	81,974 43
Loans on stocks, bonds, and warrants.....	259,955 80	Due depositors.....	1,773,316 65
Loans on other securities (grain, etc.).....	55,912 95	Due banks and bankers.....	1,140,657 99
Loans on personal security, and overdrafts.....	2,369,302 97	Dividends unpaid.....	40,108 00
Money on hand.....	782,002 01		
Due from banks and bankers.....	200,488 50		
Other assets.....	57,718 38		
Total resources.....	\$4,836,057 07	Total liabilities.....	\$4,836,057 07

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. H. McDonald, 4,849; R. H. McDonald, Jr., 10; F. V. McDonald, 10; W. A. Grade, 29; J. J. Bowen, 93; H. Mabury, 326; M. H. Sherman, 10; A. K. Stevens, 20; C. Waterhouse, 20. Total number of shares held by the Directors is 5,367 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$15,206 21	\$22,500 00
Alameda.....	57,188 25	64,000 00
Santa Clara.....	8,500 00	8,500 00
Marin.....	700 00	700 00
Contra Costa.....	1,629 93	2,000 00
San Diego.....	5,000 00	5,000 00
Tulare.....	9,316 46	9,320 00
Los Angeles.....	12,000 00	12,000 00
State of Washington.....	15,761 30	20,000 00
State of Michigan.....	229 66	230 00
Totals.....	\$125,531 81	\$144,050 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Gas stock.....	\$92,000 00	\$25,533 50	} \$785,144 65
Land and dock stocks.....	177,000 00	37,862 30	
Canal and water stocks.....	900,000 00	59,137 24	
Canal and water bonds.....	133,000 00	133,000 00	
Bank stock.....	216,433 33	228,150 66	
Iron stock.....	35,000 00	14,685 00	
Railroad bonds.....	276,000 00	275,300 95	
Montgomery Avenue bonds.....	2,000 00	1,475 00	
Flouring mill stock.....	10,000 00	10,000 00	
Totals.....	\$1,841,433 33	\$785,144 65	\$785,144 65

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Amount Loaned.	Market Value.
U. S. bonds, and bank, gas, and water stocks and bonds .....	\$77,911 66	} \$340,000 00
Insurance stock .....	5,900 00	
Miscellaneous stocks, bonds, and warrants .....	89,144 14	
Railroad stocks and bonds .....	87,000 00	
Totals .....	\$259,955 80	\$340,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Warehouse receipts .....	\$2,242 10
Life insurance policies .....	53,670 85
Total .....	\$55,912 95

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Collection account .....	\$57,718 38	\$57,718 38

## BANK COMMISSIONERS' EXAMINATION. (December 5, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$160,000 00	Capital paid up .....	\$1,000,000 00
Other real estate .....	133,944 18	Reserve fund .....	687,660 10
Invested in stocks, bonds, and warrants .....	614,529 63	Due depositors .....	1,756,146 45
Loans and discounts .....	2,761,673 93	Due banks and bankers .....	1,275,640 08
Cash balances .....	586,713 78	Interest collected .....	61,209 53
Due from banks and bankers ..	650,870 11	Rents, exchange, etc. ....	6,206 05
Expenses, taxes, etc. ....	42,625 88	Dividends unpaid .....	420 00
Other assets .....	23,996 35	Profit and loss .....	38,143 95
Total resources .....	\$4,974,353 86	Other liabilities .....	148,927 70
		Total liabilities .....	\$4,974,353 86



SATHER BANKING COMPANY—SAN FRANCISCO. (Incorp.  
March 21, 1887.)

## JANUARY STATEMENT.

JAMES K. WILSON, President.

J. S. HUTCHINSON, Manager.

Resources.		Liabilities.	
Loans on real estate .....	\$131,609 26	Capital paid in coin .....	\$1,000,000 00
Loans on stocks, bonds, and warrants .....	22,553 00	Profit and loss and contin- gent fund .....	122,731 44
Loans on other securities (grain, etc.) .....	126,741 29	Due depositors .....	1,242,701 13
Loans on personal security, and overdrafts .....	1,543,731 17		
Money on hand .....	463,745 83		
Due from banks and bankers ..	65,052 02		
Furniture and fixtures .....	12,000 00		
Total resources .....	\$2,365,432 57	Total liabilities .....	\$2,365,432 57

The amount of capital stock is \$1,250,000; amount subscribed is \$1,250,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James K. Wilson, 50; J. L. N. Shepard, 120; Albert Miller, 80; Charles Main, 80; C. F. A. Talbot, 110; W. P. Johnson, 275; F. W. Sumner, 130. Total number of shares held by the Directors is 845 shares.

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Warehouse receipts .....	\$126,741 29

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$173,501 63	Capital paid in coin .....	\$1,000,000 00
Loans on other securities (grain, etc.) .....	122,986 86	Profit and loss and contin- gent fund .....	104,419 36
Loans on personal security, and overdrafts .....	1,563,926 40	Due depositors .....	1,136,571 57
Money on hand .....	314,379 79	Due banks and bankers .....	133 78
Due from banks and bankers ..	54,330 03		
Furniture and fixtures .....	12,000 00		
Total resources .....	\$2,241,124 71	Total liabilities .....	\$2,241,124 71

The amount of capital stock is \$1,250,000; amount subscribed is \$1,000,000; amount paid in coin is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. L. N. Shepard, 120; F. W. Sumner, 130; C. F. A. Talbot, 110; W. P. Johnson, 275; Albert Miller, 80; A. E. Bruguere, 150; J. K. Wilson, 50. Total number of shares held by the Directors is 915 shares.

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Warehouse receipts .....	\$122,986 86

## BANK COMMISSIONERS' EXAMINATION. (January 23, 1892.)

Resources.		Liabilities.	
Loans and discounts.....	\$1,763,045 89	Capital paid up.....	\$1,000,000 00
Cash balances .....	443,631 87	Due depositors.....	1,092,098 32
Due from banks and bankers..	79,605 89	Due banks and bankers.....	83,023 15
Furniture, fixtures, etc. ....	12,000 00	Interest collected.....	2,349 02
Expenses, taxes, etc. ....	2,605 00	Rents, exchange, etc. ....	686 72
		Profit and loss.....	122,731 44
Total resources .....	\$2,300,888 65	Total liabilities .....	\$2,300,888 65

TALLANT BANKING COMPANY—SAN FRANCISCO. (Incorp.  
July 28, 1891.)

## JANUARY STATEMENT.

JOHN D. TALLANT, President.

JOHN MCKEE, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds and stocks	\$23,000 00	Capital paid in coin.....	\$500,000 00
Loans on real estate .....	24,200 00	Profit and loss and contin- gent fund .....	33,472 11
Loans on stocks, bonds, and warrants.....	68,267 61	Due depositors.....	887,710 72
Loans on other securities (grain, etc.).....	181,962 62	Due banks and bankers.....	93,561 82
Loans on personal security, and overdrafts.....	858,138 98		
Money on hand.....	328,719 09		
Due from banks and bankers..	15,621 38		
Expenses .....	11,139 17		
Other assets .....	3,695 80		
Total resources .....	\$1,514,744 65	Total liabilities .....	\$1,514,744 65

The amount of capital stock is \$1,000,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John D. Tallant, 500; John McKee, 400; Frederick W. Tallant, 500; Elizabeth Tallant, 2,500; John Dempster McKee, 100. Total number of shares held by the Directors is 4,000 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco .....	\$14,200 00
Humboldt .....	10,000 00
Total .....	\$24,200 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Amount Loaned.
Sundry stocks, bonds, and warrants .....	\$68,267 61

## AMOUNT LOANED ON OTHER SECURITIES.

Description or Class.	Amount Loaned.
Miscellaneous securities .....	\$181,962 62

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on stocks and bonds ...	\$76,512 69	Capital paid in coin .....	\$500,000 00
Loans on other securities (grain, etc.) .....	133,297 71	Profit and loss and contingent fund .....	37,266 73
Loans on personal security, and overdrafts .....	910,407 63	Due depositors .....	819,155 12
Money on hand .....	243,079 86	Due banks and bankers .....	70,165 50
Due from banks and bankers ..	47,569 56		
Furniture and fixtures .....	1,000 00		
Expenses .....	14,719 90		
Total resources .....	\$1,426,587 35	Total liabilities .....	\$1,426,587 35

The amount of capital stock is \$1,000,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John D. Tallant, 500; John McKee, 400; Fred. W. Tallant, 500; Elizabeth Tallant, 2,500; John Dempster McKee, 100. Total number of shares held by the Directors is 4,000 shares.

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.
Stocks and bonds of bank, railroad, insurance, and other corporations in the State of California .....	\$76,512 69

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Merchandise, imported and domestic, in warehouse .....	\$133,297 71

## BANK COMMISSIONERS' EXAMINATION. (March 5, 1892.)

Resources.		Liabilities.	
Loans and discounts.....	\$1,126,015 00	Capital paid up.....	\$500,000 00
Cash balances.....	290,397 89	Due depositors.....	806,333 16
Due from banks and bankers..	27,725 79	Due banks and bankers.....	127,755 35
Furniture, fixtures, etc.....	1,000 00	Interest collected .....	10,104 25
Expenses, taxes, etc.....	5,054 08	Profit and loss .....	6,000 00
Total .....	\$1,450,192 76	Total liabilities.....	\$1,450,192 76

• WELLS, FARGO & CO.'S BANK—SAN FRANCISCO. (Incorp.  
February 5, 1866.)

## JANUARY STATEMENT.

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.		Liabilities.	
Real estate.....	\$586,867 19	Capital paid in coin.....	\$500,000 00
Miscellaneous bonds.....	118,385 34	Reserve fund, etc.....	5,488,393 12
Loans on real estate .....	1,282,284 38	Profit and loss and contin- gent fund.....	69,774 34
Loans on stocks, bonds, and warrants.....	1,761,152 39	Due depositors.....	2,219,390 02
Loans on other securities (warehouse receipts).....	202,005 64	Due banks and bankers .....	614,011 99
Loans on personal security, and overdrafts.....	1,819,353 80	Other liabilities.....	25,120 57
Money on hand.....	845,098 71		
Due from banks and bankers..	292,381 57		
Furniture and fixtures.....	29,132 14		
Silver bars, Mexican dollars, outstanding collections, etc..	222,778 26		
Due from branch banks:			
New York .....	1,121,843 47		
Salt Lake .....	635,407 15		
Total resources .....	\$8,916,690 04	Total liabilities .....	\$8,916,690 04

The amount of capital stock is \$6,250,000; amount subscribed is \$6,250,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 62,500 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: Lloyd Tevis, 180; Leland Stanford, 86½; W. F. Goad, 10; James C. Fargo, 509; George E. Gray, 20; William Norris, 10; Charles F. Crocker, 463; Oliver Eldridge, 10; John J. Valentine, 51. Total number of shares held by the Directors is 1,259½ shares.

## REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
Chicago, Ill., No. 1.....	\$37,745 31	\$50,000 00
Chicago, Ill., No. 2.....	33,360 33	40,000 00
Napa, Cal.....	13,000 00	15,000 00
El Paso, Tex.....	59,434 39	60,000 00
Jersey City, N. J.....	146,740 62	150,000 00
Kansas City, Mo.....	35,180 76	40,000 00
Omaha, Neb.....	15,162 82	30,000 00
San Francisco, Cal. (Folsom Street).....	102,816 85	125,000 00
Contra Costa, Cal.....	5,000 00	5,000 00
Las Vegas, N. M.....	10,289 30	12,000 00
Lincoln, Neb.....	3,350 00	7,000 00
Los Angeles, Cal.....	18,716 70	20,000 00
Merced, Cal.....	1,266 30	1,500 00
Sacramento, Cal., No. 1.....	5,121 25	6,000 00
Salt Lake City, Utah.....	58,306 22	60,000 00
San Francisco, Cal. (Howard Street).....	15,000 00	25,000 00
San Francisco, Cal. (Webb Street).....	25,000 00	40,000 00
Sacramento, Cal., No. 2.....	1,164 99	15,000 00
Fresno, Cal.....	211 35	5,000 00
Totals.....	\$586,867 19	\$706,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$256,096 10
Los Angeles.....	21,828 65
Fresno.....	114,091 92
El Dorado.....	21,368 26
Santa Clara.....	9,000 00
San Benito.....	76,319 34
Ventura.....	575,000 00
Alameda.....	17,824 78
Chicago, Ill.....	78,626 73
Salt Lake, Utah.....	28,000 00
Portland, Or.....	50,000 00
Sonoma.....	30,000 00
Mendocino.....	4,128 60
Totals.....	\$1,282,284 38

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Siskiyou County bonds.....	\$30,000 00	\$32,324 75	\$33,000 00
Utah Territory bonds.....	85,000 00	86,060 59	90,000 00
Totals.....	\$115,000 00	\$118,385 34	\$123,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds.....	\$150,000 00	\$100,000 00	\$150,000 00
Miscellaneous stocks, bonds, and warrants.....		1,661,152 39	
Totals.....		\$1,761,152 39	



## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Grain, iron, steel, tin, fruits, etc., in warehouse-----	\$202,005 64	\$262,807 33

## JULY STATEMENT.

Resources.		Liabilities.	
United States bonds-----	\$592,475 32	Capital paid in coin-----	\$500,000 00
Miscellaneous bonds-----	32,012 30	Reserve fund-----	5,741,304 91
Loans on real estate-----	809,314 40	Profit and loss and contin- gent fund-----	77,909 82
Loans on stocks, bonds, and warrants-----	1,815,574 77	Due depositors-----	2,257,029 08
Loans on other securities (grain, etc.)-----	282,330 45	Due banks and bankers-----	663,790 15
Loans on personal security, and overdrafts-----	2,124,953 65	Other liabilities-----	22,299 40
Money on hand-----	895,746 72		
Due from banks and bankers--	606,321 72		
Furniture and fixtures-----	30,919 53		
Expenses, taxes, and other assets-----	31,655 22		
Due from branches:			
New York-----	1,226,290 85		
Salt Lake-----	814,738 43		
Total resources-----	\$9,262,333 36	Total liabilities-----	\$9,262,333 36

The amount of capital stock is \$6,250,000; amount subscribed is \$6,250,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 62,500 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: Lloyd Tevis, 180; Leland Stanford, 86½; Charles F. Crocker, 463; James C. Fargo, 451; John J. Valentine, 51; George E. Gray, 20; Oliver Eldridge, 10; W. F. Goad, 10; Wm. Norris, 10. Total number of shares held by the Directors is 1,181½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Chicago, Ill., No. 1-----	\$37,745 31	\$50,000 00
Chicago, Ill., No. 2-----	33,360 33	40,000 00
Napa, Cal.-----	14,700 97	15,000 00
El Paso, Tex.-----	59,434 39	60,000 00
Jersey City, N. J.-----	150,642 43	160,000 00
Kansas City, Mo.-----	35,180 76	40,000 00
Omaha, Neb.-----	15,162 82	30,000 00
San Francisco, Cal. (Folsom Street)-----	102,816 85	125,000 00
San Francisco, Cal. (Howard Street)-----	15,000 00	25,000 00
San Francisco, Cal. (Webb Street)-----	25,000 00	40,000 00
Las Vegas, N. M.-----	10,289 30	12,000 00
Lincoln, Neb.-----	3,350 00	7,000 00
Los Angeles, Cal.-----	18,716 70	20,000 00
Merced, Cal.-----	1,266 30	1,500 00
Sacramento, No. 1-----	5,121 25	6,000 00
Sacramento, No. 2-----	1,169 84	1,500 00
Salt Lake, U. T.-----	58,306 22	60,000 00
Fresno, Cal.-----	211 85	5,000 00
Contra Costa, Cal.-----	5,000 00	5,000 00
Totals-----	\$592,475 32	\$703,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$185,188 59
Fresno.....	116,773 76
El Dorado.....	22,176 17
Ventura.....	65,000 00
Santa Clara.....	9,000 00
Oregon.....	50,000 00
San Benito.....	61,022 78
San Luis Obispo.....	41,749 00
Kern.....	28,922 00
Alameda.....	41,471 29
Colusa.....	9,200 00
Placer.....	8,485 44
Chicago, Ill.....	120,200 84
Los Angeles.....	17,007 40
Sonoma.....	30,000 00
	3,117 17
Total.....	\$809,314 40

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Siskiyou County bonds.....	\$30,000 00	\$32,012 30	\$33,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Galveston, Harrisburg, and San Antonio Rail- road bonds.....	\$150,000 00	\$100,000 00	\$150,000 00
Northern Pacific bonds.....	233,000 00	200,000 00	233,000 00
Central Irrigation District bonds.....	93,500 00	90,000 00	84,150 00
Miscellaneous stocks, bonds, and warrants.....		1,425,574 77	
Totals.....		\$1,815,574 77	

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Imported iron, metals, fruit, etc., in warehouse.....	\$282,330 45

NOTE.—Value is difficult to give; advance is not over 80 per cent of value of goods.

## BANK COMMISSIONERS' EXAMINATION. (August 18, 1891.)

Resources.		Liabilities.	
Real estate.....	\$535,376 09	Capital paid up.....	\$500,000 00
Invested in stocks, bonds, and warrants.....	124,219 72	Reserve fund.....	5,290,486 55
Loans and discounts.....	4,803,708 35	Due depositors.....	2,327,935 57
Cash balances.....	763,471 96	Due banks and bankers.....	132,456 64
Due from banks and bankers.....	2,036,633 00	Rents, exchange, etc.....	25,559 78
Furniture, fixtures, etc.....	25,123 12	Profit and loss.....	25,750 01
Expenses, taxes, etc.....	7,460 35		
Other assets.....	6,195 96		
Total resources.....	\$8,302,188 55	Total liabilities.....	\$8,302,188 55

## BANK OF ALAMEDA. (Incorp. October 31, 1888.)

## JANUARY STATEMENT.

H. SEVENING, President.

J. E. BAKER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$369 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds.....	44,911 26	Reserve fund.....	27,414 07
Loans on real estate.....	85,805 00	Profit and loss and contin- gent fund.....	5,825 77
Loans on personal security, and overdrafts.....	162,149 78	Due depositors.....	246,442 21
Money on hand.....	56,582 70	Dividends unpaid.....	337 00
Due from banks and bankers.....	27,280 63		
Furniture and fixtures.....	2,920 68		
Total resources.....	\$380,019 05	Total liabilities.....	\$380,019 05

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevening, 20; D. Linderman, 27; R. R. Thompson, 231; Jos. Knowland, 117; A. Schroeder, 10; D. L. Randolph, 20; Columbus Bartlett, 17. Total number of shares held by the Directors is 442 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$369 00	\$400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$85,805 00	\$160,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Southern Pacific of Arizona first mortgage 6 per cent bonds .....	\$10,000 00	\$11,218 50	\$10,500 00
Oregon Railway and Navigation Co. first mortgage 6 per cent bonds .....	30,000 00	33,692 76	33,000 00
Totals .....	\$40,000 00	\$44,911 26	\$43,500 00

## JULY STATEMENT.

Resources.	Liabilities.
Real estate taken for debt..... \$369 00	Capital paid in coin..... \$100,000 00
Miscellaneous bonds..... 44,911 26	Reserve fund..... 32,299 43
Loans on real estate..... 80,805 00	Due depositors..... 216,193 88
Loans on personal security, and overdrafts..... 192,211 24	Due banks and bankers..... 17,922 62
Money on hand..... 34,769 62	Dividends unpaid..... 3,196 00
Due from banks and bankers..... 13,628 63	
Furniture and fixtures..... 2,917 18	
Total resources..... \$569,611 93	Total liabilities..... \$369,611 93

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevensing, 22; D. Linderman, 27; R. R. Thompson, 231; Jos. Knowland, 117; A. Schroeder, 10; D. L. Randolph, 40; Columbus Bartlett, 17. Total number of shares held by the Directors is 464 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$369 00	\$400 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Southern Pacific of Arizona first mortgage 6 per cent bonds .....	\$10,000 00	\$11,218 50	\$10,700 00
Oregon Railway and Navigation Co. first mortgage 6 per cent bonds .....	30,000 00	33,692 76	33,600 00
Totals .....	\$40,000 00	\$44,911 26	\$44,300 00

## BANK COMMISSIONERS' EXAMINATION. (January 12, 1892.)

Resources.		Liabilities.	
Real estate .....	\$369 00	Capital paid up .....	\$100,000 00
Invested in bonds .....	44,911 26	Reserve fund .....	27,239 84
Loans and discounts .....	247,925 85	Due depositors .....	246,777 35
Cash balances .....	54,477 26	Due banks and bankers .....	2,214 19
Due from banks and bankers .....	27,496 11	Interest collected .....	637 35
Furniture, fixtures, etc. ....	2,920 68	Rents, exchange, etc. ....	15 80
Expenses, taxes, etc. ....	627 40	Dividends unpaid .....	2,161 00
Other assets .....	317 97		
Total resources .....	\$379,045 53	Total liabilities .....	\$379,045 53

## ALHAMBRA BANK. (Incorp. October 10, 1888.)

## JANUARY STATEMENT.

J. M. ELLIOTT, President.

J. A. GREEN, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$9,477 89	Capital paid in coin .....	\$25,000 00
Loans on real estate .....	5,876 00	Reserve fund .....	250 00
Loans on personal security, and overdrafts .....	25,543 69	Profit and loss and contin- gent fund .....	4,847 14
Money on hand .....	2,571 12	Due depositors .....	33,254 25
Due from banks and bankers .....	16,033 22	Other liabilities .....	100 00
Furniture and fixtures .....	1,528 75		
Expenses .....	2,270 72		
Taxes .....	150 00		
Total resources .....	\$63,451 39	Total liabilities .....	\$63,451 39

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: James Mayne, 10; Gail B. Johnson, 80; S. B. Kingsley, 20; G. B. Adams, 49; J. M. Elliott, 55; F. Edward Gray, 150; J. A. Green, 100; James McLaren, 200. Total number of shares held by the Directors is 664 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$4,626 00	\$11,800 00
Los Angeles .....	1,250 00	3,000 00
Totals .....	\$5,876 00	\$14,800 00



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$9,477 89	Capital paid in coin .....	\$25,000 00
Loans on real estate .....	5,320 00	Reserve fund .....	500 00
Loans on other securities (grain, etc.) .....	2,850 00	Profit and loss and contin- gent fund .....	1,598 55
Loans on personal security, and overdrafts .....	27,232 24	Due depositors .....	52,156 10
Money on hand .....	4,254 34		
Due from banks and bankers ..	27,406 97		
Furniture and fixtures .....	1,500 00		
Expenses .....	1,213 21		
Total resources .....	\$79,254 65	Total liabilities .....	\$79,254 65

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: James Mayne, 10; G. B. Johnson, 80; S. B. Kingsley, 20; G. B. Adams, 49; J. M. Elliott, 55; F. Edward Gray, 110; H. Mabury, 40; J. A. Greene, 100; James McLaren, 160. Total number of shares held by the Directors is 624 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$3,420 00	\$8,000 00
Los Angeles .....	1,900 00	4,000 00
Totals .....	\$5,320 00	\$12,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Crop mortgage .....	\$900 00	\$3,000 00
Warehouse receipts for grain .....	1,950 00	2,500 00
Totals .....	\$2,850 00	\$5,500 00

## BANK COMMISSIONERS' EXAMINATION. (February 20, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$9,477 89	Capital paid up .....	\$25,000 00
Loans and discounts .....	32,969 09	Reserve fund .....	500 00
Cash balances .....	2,933 69	Due depositors .....	34,050 96
Due from banks and bankers ..	12,686 46	Interest collected .....	362 32
Furniture, fixtures, etc. ....	1,500 00		
Expenses, taxes, etc. ....	346 15		
Total resources .....	\$59,913 28	Total liabilities .....	\$59,913 28

## BANK OF ANAHEIM. (Incorp. September 27, 1876.)

## JANUARY STATEMENT.

PLEZ JAMES, President.

GEORGE V. HORR, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$4,440 00	Capital paid in coin .....	\$20,000 00
Real estate taken for debt .....	18,142 97	Reserve fund .....	10,000 00
Miscellaneous bonds and stocks .....	5,241 40	Due depositors .....	90,937 29
Loans on real estate .....	31,600 00	Due banks and bankers .....	8,099 08
Loans on personal security, and overdrafts .....	56,677 56	Dividends unpaid .....	526 71
Money on hand .....	8,094 78	Other liabilities .....	2,125 90
Due from banks and bankers .....	5,492 27		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$131,688 98	Total liabilities .....	\$131,688 98

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Hiram Mabury, 485; W. K. James, 10; S. H. Mott, 10; E. F. Spence, 10; Plez James, 485. Total number of shares held by the Directors is 1,000 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$18,142 97	\$20,300 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$4,440 00	Capital paid in coin .....	\$20,000 00
Real estate taken for debt .....	17,642 97	Reserve fund .....	10,000 00
Miscellaneous bonds and stocks .....	5,113 25	Profit and loss and contingent fund .....	526 71
Loans on real estate (in Orange County) .....	44,400 00	Due depositors .....	84,713 58
Loans on personal security, and overdrafts .....	41,262 98	Due banks and bankers .....	4,014 56
Money on hand .....	8,776 36	Dividends unpaid .....	2,245 54
Due from banks and bankers .....	20 73	Other liabilities .....	2,125 90
Furniture and fixtures .....	2,000 00		
Total resources .....	\$123,656 29	Total liabilities .....	\$123,656 29

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Mabury, 485; E. F. Spence, 10; W. K. James, 10; S. H. Mott, 10; P. James, 485. Total number of shares held by the Directors is 1,000 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
-----	\$17,642 97	\$25,000 00

## BANK COMMISSIONERS' EXAMINATION. (April 1, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$4,440 00	Capital paid up .....	\$20,000 00
Other real estate .....	18,142 97	Reserve fund .....	10,000 80
Invested in stocks, bonds, and warrants .....	5,174 15	Due depositors .....	101,304 22
Loans and discounts .....	87,641 69	Due banks and bankers .....	740 45
Cash balances .....	5,277 15	Interest collected .....	1,516 80
Due from banks and bankers ..	11,913 80	Rents, exchange, etc. ....	83 16
Furniture, fixtures, etc. ....	2,000 00	Profit and loss .....	306 86
Expenses, taxes, etc. ....	1,420 38	Other liabilities .....	2,125 90
Other assets .....	67 25		
Total resources .....	\$136,077 39	Total liabilities .....	\$136,077 39

BANK OF ANTIOCH. (Incorp. September 12, 1891; commenced  
business December 1, 1891.)

## JANUARY STATEMENT.

S. G. LITTLE, President.

R. HARKINSON, Cashier.

Resources.		Liabilities.	
Bank premises and vault .....	\$5,345 75	Capital paid in coin .....	\$21,250 00
Loans on real estate .....	1,200 00	Due depositors .....	18,917 28
Loans on other securities .....	4,811 28		
Loans on personal security, and overdrafts .....	4,874 92		
Money on hand .....	13,432 65		
Due from banks and bankers ..	9,492 93		
Furniture, fixtures, and safe ..	1,009 75		
Total resources .....	\$40,167 28	Total liabilities .....	\$40,167 28

The amount of capital stock is \$100,000; amount subscribed is \$85,000; amount paid in coin is \$21,250. The total number of shares of stock issued is 850 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 100; R. Harkinson, 100; J. C. Rouse, 40; H. F. Beede, 10; J. Rio Baker, 5. Total number of shares held by the Directors is 255 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$1,200 00	\$8,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description or Class.	Amount Loaned.	Value of Securities.
Warehouse receipts for 3,850 sacks of wheat .....	\$4,811 28	\$7,500 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value of Collaterals.
Overdrafts and personal security (secured by collaterals)....	\$4,874 92	\$8,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$5,800 00	Capital paid in coin .....	\$38,640 00
Loans on real estate.....	39,343 00	Profit and loss and contingent fund .....	126 02
Loans on personal security, and overdrafts.....	40,838 05	Due depositors.....	41,988 07
Money on hand.....	6,976 55	Due banks and bankers.....	13,003 51
Furniture and fixtures.....	800 00		
Total resources .....	\$93,757 60	Total liabilities.....	\$93,757 60

The amount of capital stock is \$100,000; amount subscribed is \$96,600; amount paid in coin is \$38,640. The total number of shares of stock issued is 966 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 100; John C. Rouse, 40; J. Rio Baker, 5; H. F. Beede, 15; R. Harkinson, 100. Total number of shares held by the Directors is 260 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$39,343 00	\$90,000 00

## BANK OF ARCATA. (Incorp. September 11, 1886.)

## JANUARY STATEMENT.

THOMAS BAIR, President.

WESLEY W. STONE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$9,766 55	Capital paid in coin.....	\$100,000 00
Real estate taken for debt .....	4,433 64	Profit and loss and contin- gent fund.....	10,671 15
Loans on real estate .....	20,540 00	Due depositors.....	86,687 32
Loans on stocks.....	17,894 65	Due banks and bankers.....	614 92
Loans on personal security, and overdrafts.....	125,656 53		
Money on hand.....	9,176 08		
Due from banks and bankers..	7,521 68		
Furniture and fixtures.....	2,984 26		
Total resources .....	\$197,973 39	Total liabilities .....	\$197,973 39

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. C. Bull, Jr., 10; O. H. Spring, 15; A. Brizard, 14; G. H. Tilley, 5; Robert Searles, 60; Thomas Bair, 250; Wesley W. Stone, 176. Total number of shares held by the Directors is 530 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$4,433 64	\$5,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$20,540 00	\$40,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
1,365 shares Eureka Street Railroad Co. stock ..	\$27,300 00	\$5,414 65	\$13,650 00
1,200 shares Western Redwood Co. stock .....	120,000 00	12,480 00	20,000 00
Totals .....	\$147,300 00	\$17,894 65	\$33,650 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$9,766 55	Capital paid in coin .....	\$100,000 00
Real estate taken for debt ..	4,433 64	Profit and loss and contingent fund .....	11,094 60
Loans on real estate .....	29,265 00	Due depositors .....	88,858 64
Loans on stocks .....	17,894 65	Due banks and bankers .....	1,592 96
Loans on personal security, and overdrafts .....	122,330 65		
Money on hand .....	14,420 65		
Due from banks and bankers ..	450 80		
Furniture and fixtures .....	2,984 26		
Total resources .....	\$201,546 20	Total liabilities .....	\$201,546 20

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. C. Bull, Jr., 10; O. H. Spring, 15; A. Brizard, 14; G. H. Tilley, 5; Robert Searles, 60; Thomas Bair, 225; Wesley W. Stone, 195. Total number of shares held by the Directors is 549 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$4,433 64	\$5,000 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$29,265 00	\$50,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
1,365 shares Eureka Street R. R. Co. stock .....	\$27,300 00	\$5,414 65	\$13,650 00
1,200 shares Western Redwood Co. stock .....	120,000 00	12,480 00	20,000 00
Totals .....	\$147,300 00	\$17,894 65	\$33,650 00

## BANK COMMISSIONERS' EXAMINATION. (November 23, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$9,766 55	Capital paid up .....	\$100,000 00
Other real estate .....	4,433 64	Due depositors .....	83,257 98
Loans and discounts .....	163,500 77	Due banks and bankers .....	6,839 45
Cash balances .....	11,847 48	Interest collected .....	5,562 14
Due from banks and bankers .....	6,290 88	Rents, exchange, etc. ....	176 29
Furniture, fixtures, etc. ....	2,984 26	Profit and loss .....	4,006 72
Expenses, taxes, etc. ....	1,019 00		
Total resources .....	\$199,842 58	Total liabilities .....	\$199,842 58

## PLACER COUNTY BANK—AUBURN. (Incorp. October 20, 1887.)

## JANUARY STATEMENT.

N. D. RIDEOUT, President.

T. J. NICHOLS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$7,856 48	Capital paid in coin .....	\$20,000 00
Miscellaneous bonds .....	3,500 00	Reserve fund .....	12,000 00
County warrants .....	3,935 58	Profit and loss and contingent fund .....	510 01
Loans on real estate .....	27,067 12	Due depositors .....	139,113 37
Loans on personal security, and overdrafts .....	71,915 73		
Money on hand .....	11,932 77		
Checks and other cash items .....	392 87		
Due from banks and bankers .....	42,211 03		
Furniture and fixtures .....	2,361 19		
Telephone line .....	450 61		
Total resources .....	\$171,623 38	Total liabilities .....	\$171,623 38

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 575; A. Abbott, 150; D. W. Lubeck, 100; T. J. Nichols, 75; J. H. Neff, 50. Total number of shares held by the Directors is 950 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer.....	\$27,067 12	\$60,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
School bonds.....	\$3,500 00	\$3,500 00	\$3,500 00

## AMOUNT LOANED ON WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
County warrants .....	\$3,935 58	\$3,935 58	\$3,935 58

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$7,856 48	Capital paid in coin.....	\$50,000 00
Real estate taken for debt....	1,477 45	Profit and loss and contingent	
Miscellaneous bonds.....	7,800 00	fund .....	191 50
County warrants .....	4,274 82	Due depositors.....	101,333 57
Loans on real estate .....	10,269 90	Due banks and bankers.....	13,714 77
Loans on personal security,			
and overdrafts.....	119,899 65		
Money on hand.....	10,358 34		
Due from banks and bankers..	942 01		
Furniture and fixtures.....	2,361 19		
Total resources.....	\$165,239 84	Total liabilities.....	\$165,239 84

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 575; A. Abbott, 150; D. W. Lubeck, 100; J. H. Neff, 50; T. J. Nichols, 75. Total number of shares held by the Directors is 950 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Placer.....	\$1,477 45	\$1,800 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer.....	\$10,269 90	\$25,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
School bonds .....	\$3,000 00	\$3,000 00	\$3,000 00
Spring Valley Waterworks bonds .....	4,800 00	4,800 00	4,800 00
Totals .....	\$7,800 00	\$7,800 00	\$7,800 00

## AMOUNT LOANED ON WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
County warrants .....	\$4,274 82	\$4,274 82	\$4,274 82

## BANK COMMISSIONERS' EXAMINATION. (March 18, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$7,856 48	Capital paid up .....	\$20,000 00
Other real estate .....	1,477 45	Reserve fund .....	12,000 00
Invested in stocks, bonds, and warrants .....	11,748 27	Due depositors .....	108,658 70
Loans and discounts .....	128,490 83	Due banks and bankers .....	15,633 07
Cash balances .....	5,160 74	Interest collected .....	2,721 45
Due from banks and bankers .....	1,745 13	Rents, exchange, etc. ....	204 45
Furniture, fixtures, etc. ....	2,361 19	Profit and loss .....	517 01
Expenses, taxes, etc. ....	673 98		
Other assets .....	220 61		
Total resources .....	\$159,734 68	Total liabilities .....	\$159,734 68

## AZUSA VALLEY BANK—AZUSA. (Incorp. August 17, 1891.)

## JANUARY STATEMENT.

W. F. BOSBYSHELL, President.

PHIL. C. DANIELS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$4,048 95	Capital paid in coin .....	\$15,300 00
Loans on real estate .....	7,250 00	Profit and loss and contin- gent fund .....	769 53
Loans on stocks .....	850 00	Due depositors .....	22,243 26
Loans on other securities (grain, etc.) .....	604 86		
Loans on personal security, and overdrafts .....	12,706 10		
Money on hand .....	4,949 45		
Due from banks and bankers .....	5,936 05		
Furniture and fixtures .....	800 00		
Expenses .....	1,167 38		
Total resources .....	\$38,312 79	Total liabilities .....	\$38,312 79

The amount of capital stock is \$50,000; amount subscribed is \$15,300; amount paid in coin is \$15,300. The total number of shares of stock issued is 153 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Bosbyshell, 1; Jas. H. Adams, 5; D. A. Shaw, 5; W. C. Ormiston, 5; Henry Anderson, 5; Phil. C. Daniels, 30; F. G. Daniels, 20. Total number of shares held by the Directors is 71 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$7,250 00	\$20,300 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Stock in State Bank of Monte Vista, Col. ....	\$1,500 00	\$850 00	\$1,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Walnuts .....	\$604 86	\$800 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$4,048 95	Capital paid in coin .....	\$15,300 00
Loans on real estate .....	18,175 00	Profit and loss and contin-	
Loans on stocks .....	640 00	gent fund .....	459 16
Loans on personal security,		Due depositors .....	46,326 28
and overdrafts .....	11,338 44		
Money on hand .....	4,008 98		
Due from banks and bankers ..	23,074 07		
Furniture and fixtures .....	800 00		
Total resources .....	\$62,085 44	Total liabilities .....	\$62,085 44

The amount of capital stock is \$50,000; amount subscribed is \$15,300; amount paid in coin is \$15,300. The total number of shares of stock issued is 153 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Bosbyshell, 1; Jas. H. Adams, 5; D. A. Shaw, 5; W. C. Ormiston, 5; Henry Anderson, 5; Phil. C. Daniels, 30; F. G. Daniels, 20. Total number of shares held by the Directors is 71 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$17,875 00	\$59,400 00
Ventura .....	300 00	2,500 00
Totals .....	\$18,175 00	\$61,900 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Azusa Water, Development, and Irrigation Co. stock .....	\$6,000 00	\$640 00	\$1,020 00

## BANK COMMISSIONERS' EXAMINATION. (December 14, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$4,848 95	Capital paid up .....	\$15,300 00
Loans and discounts .....	19,198 88	Due depositors .....	22,902 36
Cash balances .....	4,444 11	Interest collected .....	539 17
Due from banks and bankers ..	9,202 85	Rents, exchange, etc. ....	118 19
Expenses, taxes, etc. ....	1,164 93		
Total resources .....	\$38,859 72	Total liabilities .....	\$38,859 72

## BANK OF BAKERSFIELD. (Incorp. September 30, 1890.)

## JANUARY STATEMENT.

S. W. WIBLE, President.

J. J. MACK, Cashier.

Resources.		Liabilities.	
County warrants .....	\$436 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	35,250 00	Reserve fund .....	5,000 00
Loans on stocks .....	6,835 50	Profit and loss and contin-	
Loans on personal security, and overdrafts .....	114,001 34	gent fund .....	3,816 18
Money on hand .....	27,054 49	Due depositors .....	101,979 68
Due from banks and bankers ..	27,904 16	Due banks and bankers .....	181 41
Furniture and fixtures .....	3,370 25	Other liabilities (certified checks) .....	5,632 05
Expenses .....	1,372 18		
Taxes .....	385 40		
Total resources .....	\$216,609 32	Total liabilities .....	\$216,609 32

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Dinkelspeil, 50; D. W. Walsen, 50; B. Ardizzi, 50; S. W. Wible, 50; J. J. Mack, 117. Total number of shares held by the Directors is 317 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$33,750 00	\$90,000 00
Tulare .....	500 00	3,000 00
Fresno .....	1,000 00	2,500 00
Totals .....	\$35,250 00	\$95,500 00



## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$436 00	\$436 00	\$436 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
95 shares Bakersfield B. & L. stock .....	\$19,000 00	\$1,416 50	\$2,150 00
115 shares Kern River Water and Irrigation Co. stock .....	11,500 00	4,600 00	8,050 00
10 shares Bank of Bakersfield stock .....	1,000 00	419 00	450 00
10 shares La Corona R. T. Co. stock .....	2,000 00	400 00	900 00
Totals .....	\$33,500 00	\$6,835 50	\$11,550 00

## JULY STATEMENT.

Resources.		Liabilities.	
County warrants .....	\$1,635 20	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	38,701 00	Profit and loss and contin-	
Loans on stocks .....	2,735 00	gent fund .....	22,082 27
Loans on personal security,		Due depositors .....	92,339 50
and overdrafts .....	154,465 39	Due banks and bankers .....	18,344 94
Money on hand .....	10,442 27		
Due from banks and bankers ..	14,029 39		
Furniture and fixtures .....	3,370 25		
Expenses and taxes .....	5,071 90		
Other assets .....	2,316 31		
Total resources .....	\$232,766 71	Total liabilities .....	\$232,766 71

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: B. Ardizzi, 50; E. Dinkelspeil, 50; D. W. Walsen, 50; S. W. Wible, 50; J. J. Mack, 100. Total number of shares held by the Directors is 300 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$38,701 00	\$75,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Kern County warrants .....	\$1,635 20	\$1,635 20	\$1,635 20

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Bakersfield Building and Loan Association stock .....	\$18,000 00	\$935 00	\$2,200 00
Bank of Bakersfield stock .....	500 00	200 00	250 00
Totals .....	\$18,500 00	\$1,135 00	\$2,450 00

## BANK COMMISSIONERS' EXAMINATION. (May 10, 1892.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants .....	\$1,619 40	Capital paid up .....	\$100,000 00
Loans and discounts .....	192,898 01	Due depositors .....	76,289 68
Cash balances .....	10,784 29	Due banks and bankers .....	28,068 62
Due from banks and bankers .....	7,828 88	Interest collected .....	10,833 76
Furniture, fixtures, etc. ....	3,270 25	Rents, exchange, etc. ....	577 70
Expenses, taxes, etc. ....	4,268 93	Profit and loss .....	5,000 00
Total resources .....	\$220,769 76	Total liabilities .....	\$220,769 76

## KERN VALLEY BANK—BAKERSFIELD. (Incorp. Feb. 24, 1874.)

## JANUARY STATEMENT.

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$31,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt ....	18,455 17	Reserve fund .....	25,993 81
County warrants .....	5,828 73	Due depositors .....	237,557 15
Loans on real estate .....	39,572 00	Due banks and bankers .....	18,190 45
Loans on personal security, and overdrafts .....	263,836 02	Dividends unpaid .....	3,414 00
Money on hand .....	19,815 56	Other liabilities .....	8,077 20
Due from banks and bankers ..	1,263 24		
Furniture and fixtures .....	6,000 00		
Expenses .....	2,502 48		
Other assets .....	4,959 41		
Total resources .....	\$393,232 61	Total liabilities .....	\$393,232 61

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 145½; H. A. Blodget, 139½; A. Weill, 6; H. Hirshfeld, 9. Total number of shares held by the Directors is 300 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern .....	\$18,455 17	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$39,572 00	\$80,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Kern County warrants .....	\$5,828 73	\$5,828 73	\$5,828 73 and interest.

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$31,231 15	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	18,455 17	Reserve fund .....	35,000 00
County warrants .....	1,993 18	Profit and loss and contingent fund .....	19,214 40
Loans on real estate .....	36,045 00	Due depositors .....	260,586 90
Loans on personal security, and overdrafts .....	314,924 92	Due banks and bankers .....	36,554 21
Money on hand .....	23,348 39	Dividends unpaid .....	5,040 00
Due from banks and bankers .....	2,523 49		
Furniture and fixtures .....	6,000 00		
Expenses .....	2,573 93		
Other assets .....	19,300 28		
Total resources .....	\$456,395 51	Total liabilities .....	\$456,395 51

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 145½; Mrs. L. J. Carver, 280; H. A. Blodget, 139½; H. Hirshfeld, 9; A. Weill, 6. Total number of shares held by the Directors is 580 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern .....	\$18,445 17	\$21,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern .....	\$36,045 00	\$75,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Kern County warrants .....	\$1,993 18	\$1,993 18	\$1,993 18

## BANK COMMISSIONERS' EXAMINATION. (May 9, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$31,231 15	Capital paid up .....	\$100,000 00
Other real estate .....	5,455 17	Reserve fund .....	35,000 00
Invested in stocks, bonds, and warrants .....	5,519 71	Due depositors .....	263,217 73
Loans and discounts .....	371,996 77	Due banks and bankers .....	26,354 99
Cash balances .....	10,990 97	Interest collected .....	2,156 66
Furniture fixtures, etc. ....	6,000 00	Rents, exchange, etc. ....	102 08
Expenses, taxes, etc. ....	1,037 69	Dividends unpaid .....	5,400 00
Total resources .....	\$432,231 46	Total liabilities .....	\$432,231 46

## BANK OF BENICIA. (Incorp. December 1, 1881.)

## JANUARY STATEMENT.

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$50,000 00
Miscellaneous bonds .....	5,200 00	Reserve fund .....	2,000 00
Loans on real estate .....	25,452 66	Profit and loss and contingent fund .....	24 84
Loans on personal security, and overdrafts .....	31,124 74	Due depositors .....	32,143 86
Money on hand .....	6,312 55	Dividends unpaid (interest collected) .....	213 42
Due from banks and bankers ..	1,926 25		
Furniture and fixtures .....	1,200 00		
Expenses .....	165 92		
Total resources .....	\$84,382 12	Total liabilities .....	\$84,382 12

The amount of capital stock is \$200,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Goad, 229; W. C. Belcher, 87; M. A. Taggart, 11; E. W. Goad, 5; J. E. Crooks, 59. Total number of shares held by the Directors is 391 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$4,577 66	\$10,000 00
Solano .....	20,875 00	50,000 00
Totals .....	\$25,452 66	\$60,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Central Irrigation District bonds, Colusa Co. . . . .	\$5,000 00	\$4,600 00	\$4,700 00
Masonic Hall bonds, Benicia . . . . .	600 00	580 00	600 00
Totals . . . . .	\$5,600 00	\$5,180 00	\$5,300 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises . . . . .	\$13,000 00	Capital paid in coin . . . . .	\$50,000 00
Miscellaneous bonds . . . . .	5,200 00	Reserve fund . . . . .	2,000 00
Loans on real estate . . . . .	5,677 66	Profit and loss and contin- gent fund . . . . .	379 44
Loans on personal security, and overdrafts . . . . .	42,850 47	Due depositors . . . . .	36,151 73
Money on hand . . . . .	5,982 25	Due banks and bankers . . . . .	518 12
Due from banks and bankers . . . . .	16,576 22	Dividends unpaid (interest collected) . . . . .	2,849 53
Furniture and fixtures . . . . .	1,200 00		
Expenses . . . . .	1,412 22		
Total resources . . . . .	\$91,898 82	Total liabilities . . . . .	\$91,898 82

The amount of capital stock is \$200,000; amount subscribed is \$110,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Goad, 229; W. C. Belcher, 87; M. A. Taggart, 11; E. W. Goad, 5; J. E. Crooks, 59. Total number of shares held by the Directors is 391 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno . . . . .	\$4,577 66	\$10,000 00
Solano . . . . .	1,100 00	5,000 00
Totals . . . . .	\$5,677 66	\$15,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Central Irrigation District, Colusa County, bonds . . . . .	\$5,000 00	\$4,600 00	\$4,700 00
Masonic Hall, Benicia, bonds . . . . .	600 00	580 00	600 00
Totals . . . . .	\$5,600 00	\$5,180 00	\$5,300 00



## BANK COMMISSIONERS' EXAMINATION. (October 30, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid up .....	\$50,000 00
Invested in bonds .....	5,200 00	Reserve fund .....	2,000 00
Loans and discounts .....	57,367 00	Due depositors .....	34,685 70
Cash balances .....	7,375 00	Due banks and bankers .....	2,959 41
Due from banks and bankers ..	7,287 72	Interest collected .....	3,787 45
Furniture, fixtures, etc. ....	1,200 00	Profit and loss .....	601 85
Expenses, taxes, etc. ....	2,604 69		
Total resources .....	\$94,034 41	Total liabilities .....	\$94,034 41

## COMMERCIAL BANK OF BERKELEY. (Incorp. February 9, 1892.)

## JULY STATEMENT.

F. K. SHATTUCK, President.

A. W. NAYLOR, Cashier.

Resources.		Liabilities.	
Loans on stocks .....	\$1,400 00	Capital paid in coin .....	\$19,060 00
Loans on personal security, and overdrafts .....	16,037 57	Profit and loss and contin- gent fund .....	288 59
Money on hand .....	21,453 90	Due depositors .....	45,720 28
Due from banks and bankers ..	24,738 42		
Furniture and fixtures .....	559 07		
Expenses .....	879 91		
Total resources .....	\$65,068 87	Total liabilities .....	\$65,068 87

The amount of capital stock is \$100,000; amount subscribed is \$95,300; amount paid in coin is \$19,060. The total number of shares of stock issued is 953 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: F. K. Shattuck, 100; W. E. Sell, 35; C. K. Clark, 35; Thomas Hann, 25; J. R. Little, 30; J. K. Stewart, 35; A. W. Naylor, 20. Total number of shares held by the Directors is 280 shares.

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
15 shares Berkeley Bank of Savings stock .....	\$1,500 00	\$900 00	\$1,000 00
35 shares Commercial Bank of Berkeley stock ..	3,500 00		
25 shares Commercial Bank of Berkeley stock ..	2,500 00	400 00	500 00
5 shares Commercial Bank of Berkeley stock ..	500 00	100 00	100 00
10 shares Delta Fruit Co. stock .....	2,400 00		
Totals .....	\$10,400 00	\$1,400 00	\$1,600 00

**SACRAMENTO VALLEY BANK—BIGGS.** (Incorp. December  
16, 1891.)

**JULY STATEMENT.**

G. K. SMITH, President.

G. K. SMITH, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$26,625 00	Capital paid in coin .....	\$40,000 00
Loans on personal security, and overdrafts .....	67,016 47	Due depositors .....	21,240 19
Money on hand .....	4,023 90	Due banks and bankers .....	39,410 58
Due from banks and bankers ..	835 51	Other liabilities .....	488 28
Furniture and fixtures .....	1,250 00		
Expenses .....	1,212 17		
Taxes .....	176 00		
Total resources .....	\$101,139 05	Total liabilities .....	\$101,139 05

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: G. K. Smith, 1,000; W. C. Stese, 23; W. A. Shippee, 25; W. P. Hammon, 20; J. A. Foster, 16. Total number of shares held by the Directors is 1,084 shares.

**LOANS ON REAL ESTATE BY COUNTIES.**

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$25,125 00	\$40,000 00
Glenn .....	1,500 00	5,000 00
Totals .....	\$26,625 00	\$45,000 00

**BANK COMMISSIONERS' EXAMINATION.**

Resources.		Liabilities.	
Loans on real estate .....	\$74,918 25	Capital paid up .....	\$40,000 00
Cash balances .....	2,806 20	Due depositors .....	20,568 66
Due from banks and bankers ..	931 11	Due banks and bankers .....	19,845 04
Furniture, fixtures, etc. ....	1,250 00	Interest collected .....	345 98
Expenses, taxes, etc. ....	954 12	Rents, exchange, etc. ....	100 00
Total resources .....	\$80,859 68	Total liabilities .....	\$80,859 68

## BANK OF BUTTE COUNTY—CHICO. (Incorp. January 1, 1873.)

## JANUARY STATEMENT.

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$20,000 00	Capital paid in coin.....	\$250,000 00
Real estate taken for debt.....	4,000 00	Reserve fund.....	50,000 00
Miscellaneous stocks.....	40,500 00	Profit and loss and contingent	
County warrants.....	528 63	fund.....	59,467 46
Loans on real estate.....	185,325 00	Due depositors.....	293,091 03
Loans on other securities		Due banks and bankers.....	109,546 34
(grain, etc.).....	40,950 00		
Loans on personal security,			
and overdrafts.....	434,766 72		
Money on hand.....	32,288 79		
Furniture and fixtures.....	2,000 00		
Other assets.....	1,745 69		
Total resources.....	\$762,104 83	Total liabilities.....	\$762,104 83

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 350; Geo. C. Perkins, 200; F. C. Lusk, 360; J. R. Robinson, 260; Chas. Faulkner, 375. Total number of shares held by the Directors is 1,545 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$4,000 00	\$6,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$167,425 00	\$300,000 00
Colusa.....	8,000 00	10,000 00
Plumas.....	2,000 00	5,000 00
Tehama.....	7,900 00	10,000 00
Totals.....	\$185,325 00	\$325,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
831 shares Chico Water Co. stock.....	\$83,100 00	\$30,000 00	\$33,240 00
603 shares Chico Gas Co. stock.....	30,150 00	10,000 00	15,075 00
25 shares Odd Fellows Hall stock.....	500 00	500 00	500 00
Totals.....	\$113,750 00	\$40,500 00	\$48,815 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$40,950 00	\$50,000 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Sundry collections outstanding.....	\$1,745 69	\$1,745 69

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$20,000 00	Capital paid in coin.....	\$250,000 00
Real estate taken for debt.....	4,000 00	Reserve fund.....	50,000 00
Miscellaneous stocks.....	40,900 00	Profit and loss and contingent fund.....	61,887 79
Loans on real estate.....	183,500 00	Due depositors.....	271,515 77
Loans on other securities (grain, etc.).....	6,350 00	Due banks and bankers.....	176,677 84
Loans on personal security, and overdrafts.....	521,538 42		
Money on hand.....	29,501 69		
Due from banks and bankers..	2,291 29		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$810,081 40	Total liabilities .....	\$810,081 40

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 350; Geo. C. Perkins, 200; F. C. Lusk, 360; J. R. Robinson, 260; Chas. Faulkner, 375. Total number of shares held by the Directors is 1,545 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$4,000 00	\$6,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$165,600 00	\$300,000 00
Colusa.....	8,000 00	10,000 00
Plumas.....	2,000 00	5,000 00
Tehama.....	7,900 00	10,000 00
Totals .....	\$183,500 00	\$325,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
831 shares Chico Water Co. stock.....	\$83,100 00	\$30,000 00	\$33,240 00
603 shares Chico Gas Co. stock.....	30,150 00	10,000 00	15,075 00
25 shares Odd Fellows Hall stock.....	500 00	500 00	500 00
10 shares Chico Cannery Co. stock.....	1,000 00	400 00	400 00
Totals.....	\$114,750 00	\$40,900 00	\$49,215 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$6,350 00	\$10,000 00

## BANK COMMISSIONERS' EXAMINATION. (March 16, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$20,000 00	Capital paid up.....	\$250,000 00
Other real estate.....	4,000 00	Reserve fund.....	50,000 00
Invested in stocks, bonds, and warrants.....	41,308 93	Due depositors.....	250,082 82
Loans and discounts.....	737,117 91	Due banks and bankers.....	222,264 48
Cash balances.....	21,609 47	Interest collected.....	7,494 76
Due from banks and bankers..	1,518 46	Rents, exchange, etc.....	308 12
Furniture, fixtures, etc.....	2,000 00	Profit and loss.....	49,487 11
Expenses, taxes, etc.....	2,082 52		
Total resources.....	\$829,637 29	Total liabilities.....	\$829,637 29

## BANK OF CHICO. (Incorp. December 26, 1872.)

## JANUARY STATEMENT.

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$300,00 00
Real estate taken for debt.....	4,982 10	Profit and loss and contingent fund.....	44,506 44
Miscellaneous bonds and stocks.....	11,447 00	Due depositors.....	241,898 71
County warrants.....	1,801 62		
Loans on real estate.....	233,107 78		
Loans on personal security, and overdrafts.....	215,238 80		
Money on hand.....	49,142 55		
Due from banks and bankers..	54,456 72		
Furniture and fixtures.....	2,500 00		
Other assets (gold dust).....	728 58		
Total resources.....	\$586,405 15	Total liabilities.....	\$586,405 15



The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Orrin Gowell, 493; H. W. Heath, 500; A. H. Crew, 500. Total number of shares held by the Directors is 1,493 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte .....	\$800 00	\$1,100 00
Tehama .....	1,582 10	1,920 00
Glenn .....	2,600 00	3,200 00
Totals .....	\$4,982 10	\$6,220 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$168,318 37	\$319,210 00
Glenn .....	10,510 00	14,400 00
Tehama .....	800 00	1,500 00
San Joaquin .....	6,928 39	11,000 00
San Francisco .....	46,551 02	120,000 00
Totals .....	\$233,107 78	\$466,110 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds .....	\$4,500 00	\$4,500 00	\$4,500 00
Chico Water Co. stock .....	3,200 00	1,387 00	1,600 00
Chico Ice Co. stock .....	500 00	353 00	500 00
Odd Fellows Building Association stock .....	3,020 00	3,020 00	3,020 00
Park Hotel Co. stock .....	2,400 00	2,187 00	2,400 00
Butte County warrants .....	1,801 62	1,801 62	1,801 62
Totals .....	\$15,421 62	\$13,248 62	\$13,821 62

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Gold dust on hand .....	\$728 58	\$730 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt....	5,518 26	Profit and loss and contingent	
Miscellaneous stocks.....	7,325 00	fund.....	46,004 66
County warrants.....	189 45	Due depositors.....	164,994 58
Loans on real estate.....	236,916 91	Due banks and bankers.....	38,465 71
Loans on other securities			
(grain, etc.).....	2,532 00		
Loans on personal security,			
and overdrafts.....	253,348 58		
Money on hand.....	24,654 98		
Due from banks and bankers..	3,193 61		
Furniture and fixtures.....	2,500 00		
Other assets (gold dust).....	286 16		
Total resources.....	\$549,464 95	Total liabilities.....	\$549,464 95

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Orrin Gowell, 493; H. W. Heath, 500; A. H. Crew, 500. Total number of shares held by the Directors is 1,493 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$1,336 16	\$1,600 00
Tehama.....	1,582 10	1,920 00
Glenn.....	2,600 00	3,200 00
Totals.....	\$5,518 26	\$6,720 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$178,511 24	\$347,115 00
Glenn.....	10,510 00	14,400 00
Tehama.....	3,160 00	11,900 00
San Joaquin.....	8,085 47	12,000 00
San Francisco.....	36,650 20	120,000 00
Totals.....	\$236,916 91	\$505,415 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Odd Fellows Building Association stock.....	\$3,020 00	\$3,020 00	\$3,020 00
Chico Canning Co. stock.....	1,000 00	400 00	400 00
Park Hotel Co. stock.....	2,500 00	2,237 00	2,500 00
Chico Ice Co. stock.....	500 00	351 00	500 00
Chico Water Co. stock.....	3,200 00	1,317 00	1,600 00
Totals.....	\$10,220 00	\$7,325 00	\$8,020 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for 35,500 sacks .....	\$2,532 00	\$2,662 50

## BANK COMMISSIONERS' EXAMINATION. (March 16, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid up .....	\$300,000 00
Other real estate .....	5,527 00	Due depositors .....	195,139 09
Invested in stocks, bonds, and warrants .....	7,414 25	Due banks and bankers .....	519 84
Loans and discounts .....	455,289 02	Interest collected .....	4,232 09
Cash balances .....	40,621 06	Rents, exchange, etc. ....	109 75
Due from banks and bankers ..	8,452 06	Profit and loss .....	35,381 78
Furniture, fixtures, etc. ....	2,500 00		
Expenses, taxes, etc. ....	2,097 15		
Other assets .....	482 01		
Total resources .....	\$535,382 55	Total liabilities .....	\$535,382 55

CLOVERDALE BANKING AND COMMERCIAL COMPANY.  
(Incorp. February 25, 1884.)

## JANUARY STATEMENT.

ISAAC E. SHAW, President.

C. B. SHAW, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$57,000 00
Real estate taken for debt ....	4,313 00	Reserve fund .....	4,000 00
Loans on real estate .....	18,178 73	Profit and loss and contingent fund .....	3,803 27
Loans on personal security, and overdrafts .....	47,874 15	Due depositors .....	46,289 82
Money on hand .....	10,894 80		
Due from banks and bankers ..	12,409 32		
Furniture and fixtures .....	2,336 00		
Expenses (taxes included) .....	2,087 09		
Total resources .....	\$111,093 09	Total liabilities .....	\$111,093 09

The amount of capital stock is \$57,000; amount subscribed is \$57,000; amount paid in coin is \$57,000. The total number of shares of stock issued is 570 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. E. Shaw, 130; G. W. Prescott, 100; Mrs. F. J. Bowman, 125; J. E. Chalfant, 100; C. B. Shaw, 10. Total number of shares held by the Directors is 465 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$3,113 00	\$3,500 00
Mendocino .....	1,200 00	2,000 00
Totals .....	\$4,313 00	\$5,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$3,118 73	\$6,000 00
Mendocino .....	15,060 00	24,000 00
Totals .....	\$18,178 73	\$30,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$13,000 00	Capital paid in coin .....	\$57,000 00
Real estate taken for debt .....	4,863 00	Reserve fund .....	4,000 00
Loans on real estate .....	18,697 23	Profit and loss and contin-	
Loans on personal security,		gent fund .....	1,346 88
and overdrafts .....	47,654 50	Due depositors .....	60,146 89
Money on hand .....	10,392 20		
Due from banks and bankers .....	24,872 51		
Furniture and fixtures .....	2,336 00		
Expenses .....	678 33		
Total resources .....	\$122,493 77	Total liabilities .....	\$122,493 77

The amount of capital stock is \$57,000; amount subscribed is \$57,000; amount paid in coin is \$57,000. The total number of shares of stock issued is 570 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. E. Shaw, 130; G. W. Prescott, 100; Mrs. F. J. Bowman, 125; J. E. Chalfant, 100; C. B. Shaw, 10. Total number of shares held by the Directors is 465 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$3,663 00	\$3,663 00
Mendocino .....	1,200 00	1,200 00
Totals .....	\$4,863 00	\$4,863 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$2,228 73	\$2,228 73
Mendocino .....	16,468 50	16,468 50
Totals .....	\$18,697 23	\$18,697 23

## BANK COMMISSIONERS' EXAMINATION. (February 26, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid up.....	\$57,000 00
Other real estate.....	4,863 00	Reserve fund.....	4,000 00
Loans on real estate.....	17,463 73	Due depositors.....	52,640 73
Loans and discounts.....	46,607 08	Rents, exchange, etc.....	187 24
Cash balances.....	12,638 75	Profit and loss.....	4,341 05
Due from banks and bankers..	18,743 80		
Furniture, fixtures, etc.....	2,336 00		
Expenses, taxes, etc.....	2,427 14		
Other assets.....	89 52		
Total resources.....	\$118,169 02	Total liabilities.....	\$118,169 02

## COLUSA COUNTY BANK—COLUSA. (Incorp. September 15, 1870.)

## JANUARY STATEMENT.

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$21,000 00	Capital paid in coin.....	\$500,000 00
Real estate taken for debt.....	42,407 41	Profit and loss and contin- gent fund.....	214,117 43
Miscellaneous stocks.....	3,300 00	Due depositors.....	614,040 42
County warrants.....	608 64	Due banks and bankers.....	2,509 17
Loans on real estate.....	539,472 53		
Loans on stocks and bonds.....	22,575 00		
Loans on other securities (grain, etc.).....	69,022 00		
Loans on personal security, and overdrafts.....	560,461 41		
Money on hand.....	65,515 80		
Checks and other cash items.....	456 76		
Due from banks and bankers.....	3,089 97		
Furniture and fixtures.....	2,688 95		
Other assets.....	68 55		
Total resources.....	\$1,330,667 02	Total liabilities.....	\$1,330,667 02

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Hagar, 653; W. P. Harrington, 380; John Boggs, 50; Edgar Mills, 743; W. F. Goad, 253. Total number of shares held by the Directors is 2,079 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa and Glenn.....	\$42,407 41	\$42,407 41



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$400,773 23	\$800,000 00
Glenn .....	138,699 30	205,000 00
Totals .....	\$539,472 53	\$1,005,000 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Colusa Milling Co. stock .....	\$3,000 00	\$3,000 00	\$3,000 00
Colusa Agricultural Society stock .....	300 00	800 00	300 00
Colusa County warrants .....	608 64	608 64	608 64
Totals .....	\$3,908 64	\$4,408 64	\$3,908 64

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Colusa Sun Publishing Co. stock .....	\$7,900 00	\$2,000 00	\$7,900 00
Central Irrigation District bonds .....	32,500 00	20,575 00	29,250 00
Totals .....	\$40,400 00	\$22,575 00	\$37,150 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Canned fruit .....	\$13,000 00	\$15,000 00
Grain in warehouse .....	56,022 00	60,000 00
Totals .....	\$69,022 00	\$75,000 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate taken for debt .....	Profit and loss and contin-
Miscellaneous stocks .....	gent fund .....
County warrants .....	Due depositors .....
Loans on real estate .....	Due banks and bankers .....
Loans on stocks and bonds .....	Other liabilities .....
Loans on other securities	
(grain, etc.) .....	
Loans on personal security,	
and overdrafts .....	
Money on hand .....	
Due from banks and bankers .....	
Furniture and fixtures .....	
Total resources .....	Total liabilities .....

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Hagar, 653; W. P. Harrington, 380; W. F. Goad, 653; John Boggs, 50; Edgar Mills, 743. Total number of shares held by the Directors is 2,479 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa and Glenn .....	\$42,372 86	\$42,372 86

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa .....	\$467,154 73	\$900,000 00
Glenn .....	107,544 30	150,000 00
Totals .....	\$574,699 03	\$1,050,000 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Colusa Milling Co. stock .....	\$3,000 00	\$3,000 00	\$3,000 00
Colusa Agricultural Society stock .....	300 00	300 00	300 00
Colusa County warrants .....	440 25	440 25	440 25
Totals .....	\$3,740 25	\$3,740 25	\$3,740 25

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Colusa Sun Publishing Co. stock .....	-----	\$1,400 00	\$7,960 00
Central Irrigation District bonds .....	\$33,500 00	21,475 00	30,150 00
Totals .....	-----	\$22,875 00	\$38,050 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Fruit .....	\$9,100 00	\$9,100 00
Grain .....	14,600 00	17,500 00
Totals .....	\$23,700 00	\$26,600 00

## BANK COMMISSIONERS' EXAMINATION. (February 2, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$21,000 00	Capital paid up .....	\$500,000 00
Other real estate .....	42,407 41	Due depositors .....	605,116 43
Invested in stocks, bonds, and warrants .....	431 39	Interest collected .....	713 51
Loans and discounts .....	1,184,579 85	Dividends unpaid .....	3,314 00
Cash balances .....	44,673 17	Profit and loss .....	209,073 80
Due from banks and bankers ..	22,395 60		
Furniture, fixtures, etc. ....	2,688 95		
Expenses, taxes, etc. ....	41 37		
Total resources .....	\$1,318,217 74	Total liabilities .....	\$1,318,217 74

## BANK OF DIXON. (Incorp. October 30, 1873.)

## JANUARY STATEMENT.

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$7,000 00	Capital paid in coin .....	\$223,100 00
Real estate taken for debt .....	19,016 28	Reserve fund .....	42,862 22
Loans on real estate .....	129,037 50	Due depositors .....	202,315 93
Loans on other securities .....	6,350 00	Due banks and bankers .....	100 00
Loans on personal security, and overdrafts .....	169,001 19	Dividends unpaid .....	11,155 00
Money on hand .....	15,774 45		
Due from banks and bankers ..	132,353 73		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$479,533 15	Total liabilities .....	\$479,533 15

The amount of capital stock is \$500,000; amount subscribed is \$223,100; amount paid in coin is \$223,100. The total number of shares of stock issued is 2,231 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 220; H. Petersen, 205; H. Rohner, 150; J. S. Garnett, 105; H. E. McCune, 100; J. S. Mayes, 100; A. C. Hazelton, 86. Total number of shares held by the Directors is 966 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa .....	\$19,016 28	\$19,016 28

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$122,887 50	\$175,000 00
Yolo .....	6,150 00	7,500 00
Totals .....	\$129,037 50	\$182,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat .....	\$6,350 00	\$8,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$7,000 00	Capital paid in coin .....	\$223,100 00
Real estate taken for debt .....	19,016 28	Reserve fund .....	54,000 00
Loans on real estate .....	136,204 31	Due depositors .....	121,851 04
Loans on personal security, and overdrafts .....	285,150 82	Due banks and bankers .....	76,152 60
Money on hand .....	11,982 22	Dividends unpaid .....	11,155 00
Due from banks and bankers .....	10,709 78		
Furniture and fixtures .....	1,000 00		
Other assets .....	15,195 23		
Total resources .....	\$486,258 64	Total liabilities .....	\$486,258 64

The amount of capital stock is \$500,000; amount subscribed is \$223,100; amount paid in coin is \$223,100. The total number of shares of stock issued is 2,231 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 220; H. Petersen, 205; H. Rohner, 150; J. S. Garnett, 105; H. E. McCune, 100; J. S. Mayes, 100; A. C. Hazelton, 86. Total number of shares held by the Directors is 966 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Glenn .....	\$19,016 28	\$19,016 28

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$130,054 31	\$200,000 00
Yolo .....	6,150 00	7,500 00
Totals .....	\$136,204 31	\$207,500 00

## BANK COMMISSIONERS' EXAMINATION. (May 26, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$7,000 00	Capital paid up .....	\$223,100 00
Other real estate .....	19,016 28	Reserved fund .....	52,000 00
Loans and discounts .....	389,039 37	Due depositors .....	122,032 07
Cash balances .....	14,793 70	Due banks and bankers .....	47,571 84
Due from banks and bankers .....	10,141 86		
Furniture, fixtures, etc. ....	1,000 00		
Expenses, taxes, etc. ....	1,995 76		
Other assets .....	1,716 94		
Total resources .....	\$444,703 91	Total liabilities .....	\$444,703 91

## LOS NIETOS VALLEY BANK—DOWNEY. (Incorp. July, 1891.)

## JANUARY STATEMENT.

J. T. BLYTHE, President.

H. A. SCOTT, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,000 00	Capital paid in coin.....	\$34,700 00
Loans on personal security, and overdrafts.....	23,712 63	Profit and loss and contin- gent fund.....	1,273 50
Money on hand.....	3,337 95	Due depositors.....	13,830 77
Due from banks and bankers..	17,795 19		
Expenses.....	958 50		
Total resources.....	\$49,804 27	Total liabilities.....	\$49,804 27

The amount of capital stock is \$50,000; amount subscribed is \$34,700; amount paid in coin is \$34,700. The total number of shares of stock issued is 347 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Blythe, 120; J. H. Darby, 10; C. Maholm, 20; J. C. Rives, 10; J. H. Strine, 10; D. P. Smart, 50; H. A. Scott, 30. Total number of shares held by the Directors is 250 shares.

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$4,000 00	Capital paid in coin.....	\$38,100 00
Loans on personal security, and overdrafts.....	27,091 07	Profit and loss and contin- gent fund.....	3,265 70
Money on hand.....	1,441 28	Due depositors.....	14,118 79
Due from banks and bankers..	21,489 14		
Taxes.....	1,463 00		
Total resources.....	\$55,484 49	Total liabilities.....	\$55,484 49

The amount of capital stock is \$50,000; amount subscribed is \$38,100; amount paid in coin is \$38,100. The total number of shares of stock issued is 381 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Blythe, 122; J. W. Buster, 12; A. W. Mathews, 15; D. P. Smart, 50; J. H. Strine, 10; H. A. Scott, 30; C. P. Walker, 38. Total number of shares held by the Directors is 277 shares.

## BANK COMMISSIONERS' EXAMINATION. (December 16, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$4,000 00	Capital paid up.....	\$34,700 00
Loans and discounts.....	23,805 79	Due depositors.....	12,389 68
Cash balances.....	3,128 36	Interest collected.....	1,083 80
Due from banks and bankers..	16,336 28		
Expenses, taxes, etc.....	903 05		
Total resources.....	\$48,173 48	Total liabilities.....	\$48,173 48



CONSOLIDATED BANK OF ELSINORE. (Incorp. August, 1887;  
certificate amended July 3, 1890.)

## JANUARY STATEMENT.

S. H. STEWART, Vice-President.

J. T. KUHN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$20,148 79	Capital paid in coin.....	\$44,000 00
Real estate taken for debt.....	1,045 69	Profit and loss and contingent	
Stocks.....	2,825 00	fund.....	1,461 68
Loans on real estate.....	11,017 05	Due depositors.....	31,899 29
Loans on personal security, and overdrafts.....	25,429 79		
Money on hand.....	8,661 15		
Due from banks and bankers.....	4,539 43		
Furniture and fixtures.....	2,330 21		
Expenses.....	1,045 42		
Taxes.....	177 93		
Other assets.....	140 51		
Total resources.....	\$77,360 97	Total liabilities.....	\$77,360 97

The amount of capital stock is \$44,000; amount subscribed is \$44,000; amount paid in coin is \$44,000. The total number of shares of stock issued is 440 shares; amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Peter Wall, 37½; S. A. Stewart, 7½; T. Frame, 7½; W. G. McVicar, 7½; A. Frame, 7½; S. H. Washburn, 5; W. W. Wilson, 5. Total number of shares held by the Directors is 76½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$1,045 69	\$700 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$11,017 05	\$12,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Our own stock (Consolidated Bank).....	\$2,825 00	\$2,825 00	\$1,695 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$20,148 79	Capital paid in coin .....	\$44,000 00
Real estate taken for debt .....	1,045 69	Profit and loss and contin-	
Stocks .....	2,825 00	gent fund .....	2,790 62
Loans on real estate .....	13,910 00	Due depositors .....	29,520 08
Loans on personal security .....	19,980 44		
Money on hand .....	7,776 00		
Due from banks and bankers .....	6,098 41		
Furniture and fixtures .....	2,330 21		
Expenses .....	1,882 18		
Taxes .....	179 47		
Other assets (safe deposit boxes) .....	134 51		
Total resources .....	\$76,310 70	Total liabilities .....	\$76,310 70

The amount of capital stock is \$44,000; amount subscribed is \$44,000; amount paid in coin is \$44,000. The total number of shares of stock issued is 440 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. A. Stewart, 7½; T. Frame, 7½; P. Wall, 37½; W. G. McVicar, 7½; A. Frame, 7½; S. H. Washburn, 5; W. W. Wilson, 5. Total number of shares held by the Directors is 76½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$1,045 69	\$700 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$13,910 00	\$9,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Our own stock .....	\$2,825 00	\$2,825 00	\$1,700 00

## BANK COMMISSIONERS' EXAMINATION. (November 23, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$21,194 48	Capital paid up .....	\$44,000 00
Invested in stocks, bonds, and warrants .....	2,825 00	Due depositors .....	29,414 50
Loans and discounts .....	35,555 30	Due banks and bankers .....	500 00
Cash balances .....	9,153 81	Interest collected .....	802 53
Due from banks and bankers .....	2,882 53	Rents, exchange, etc. ....	51 41
Furniture, fixtures, etc. ....	2,330 21		
Expenses, taxes, etc. ....	683 60		
Other assets .....	140 51		
Total resources .....	\$74,768 44	Total liabilities .....	\$74,768 44

## BANK OF ESCONDIDO. (Incorp. December 27, 1886.)

## JANUARY STATEMENT.

A. W. WOHLFORD, President.

J. H. ANDERSON, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$10,974 45	Capital paid in coin .....	\$30,000 00
Real estate taken for debt .....	2,969 45	Reserve fund .....	6,000 00
County warrants .....	140 00	Profit and loss and contin-	
Loans on real estate .....	5,697 95	gent fund .....	1,196 43
Loans on stocks and warrants ..	11,400 50	Due depositors .....	64,951 20
Loans on other securities			
(grain, etc.) .....	793 45		
Loans on personal security,			
and overdrafts .....	34,458 84		
Money on hand .....	9,917 88		
Due from banks and bankers ..	24,295 11		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$102,147 63	Total liabilities .....	\$102,147 63

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Wohlford, 350; D. L. Withington, 200; P. A. Graham, 50; W. L. Ramey, 50; S. Levi, 25; J. H. Anderson, 150. Total number of shares held by the Directors is 825 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Pennington, South Dakota .....	\$2,178 35	\$2,178 35
San Diego, Cal. ....	791 10	791 10
Totals .....	\$2,969 45	\$2,969 45

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$5,697 95	\$10,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$140 00	\$138 00	\$140 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Escondido Lumber Co. stock .....	\$20,000 00	\$11,000 00	\$11,000 00
School warrants .....	450 50	400 50	450 50
Totals .....	\$20,450 50	\$11,400 50	\$11,450 50

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Brandy in bonded warehouse.....	\$793 45	\$1,400 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,974 45	Capital paid in coin.....	\$30,000 00
Real estate taken for debt ....	3,008 45	Reserve fund .....	6,000 00
School orders .....	183 95	Profit and loss and contingent	
Loans on real estate .....	4,397 95	fund .....	3,002 64
Loans on stocks .....	11,000 00	Due depositors .....	63,389 57
Loans on other securities			
(grain, etc.).....	693 45		
Loans on personal security,			
and overdrafts.....	45,307 19		
Money on hand.....	5,028 37		
Checks and other cash items..	37 88		
Due from banks and bankers..	20,260 52		
Furniture and fixtures.....	1,500 00		
Total resources .....	\$102,392 21	Total liabilities .....	\$102,392 21

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Wohlford, 260; D. L. Withington, 200; C. C. Wyatt, 100; J. H. Anderson, 150; W. L. Ramey, 50; P. A. Graham, 50; Jacob Lubby, 25. Total number of shares held by the Directors is 835 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Pennington, South Dakota.....	\$2,178 35
San Diego, California .....	830 10
Total.....	\$3,008 45

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$4,397 95	\$9,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Escondido Lumber Co. stock.....	\$20,000 00	\$11,000 00	\$11,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Brandy in bonded warehouse.....	\$693 45	\$1,100 00

## BANK COMMISSIONERS' EXAMINATION. (November 23, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$10,974 45	Capital paid up.....	\$30,000 00
Other real estate.....	2,969 45	Reserve fund.....	6,000 00
Loans and discounts.....	59,115 00	Due depositors.....	71,752 51
Cash balances.....	10,094 06	Rents, exchange, etc. ....	96 00
Due from banks and bankers..	24,409 36	Profit and loss.....	2,416 83
Furniture, fixtures, etc.....	1,500 00		
Expenses, taxes, etc.....	1,203 02		
Total resources .....	\$110,265 34	Total liabilities .....	\$110,265 34

## BANK OF EUREKA. (Incorp. October 4, 1889.)

## JANUARY STATEMENT.

WILLIAM CARSON, President.

C. P. SOULÉ, Cashier.

J. K. DOLLISON, Vice-President.

Resources.		Liabilities.	
Bank premises.....	\$24,580 13	Capital paid in coin.....	\$100,000 00
County warrants.....	8,959 13	Profit and loss and contin-	
Loans on real estate.....	10,705 00	gent fund.....	8,083 20
Loans on stocks.....	16,700 00	Due depositors.....	137,849 22
Loans on personal security,		Due banks and bankers.....	25,032 00
and overdrafts.....	154,499 57	Other liabilities.....	46 00
Money on hand.....	35,937 94		
Due from banks and bankers..	14,988 35		
Furniture and fixtures.....	4,406 55		
Expenses.....	233 75		
Total resources .....	\$271,010 42	Total liabilities .....	\$271,010 42

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 100; J. K. Dollison, 200; Allen A. Curtis, 100; Alex. Cormick, 100; Robert Porter, 100; A. Berding, 40; C. P. Soulé, 80. Total number of shares held by the Directors is 720 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$10,705 00	\$25,500 00



## AMOUNT INVESTED, IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Humboldt County warrants .....	\$8,970 15	\$8,959 13	\$8,959 13

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Ricks Water Co., Eureka, stock .....	\$74,000 00	\$16,700 00	\$40,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$23,895 88	Capital paid in coin .....	\$100,000 00
County warrants .....	398 70	Profit and loss and contingent fund .....	13,406 52
Loans on real estate .....	6,846 50	Due depositors .....	174,618 38
Loans on stocks .....	18,800 00	Due banks and bankers .....	24,730 75
Loans on personal security, and overdrafts .....	217,081 17	Other liabilities .....	59 00
Money on hand .....	38,131 02		
Due from banks and bankers ..	3,069 18		
Furniture and fixtures .....	4,369 60		
Expenses .....	222 60		
Total resources .....	\$312,814 65	Total liabilities .....	\$312,814 65

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Carson, 100; J. K. Dollison, 200; Allen A. Curtis, 170; Alexander Cormick, 100; Robert Porter, 100; A. Berding, 40; C. P. Soulé, 190. Total number of shares held by the Directors is 900 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$6,846 50	\$10,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.
Humboldt County road orders .....	\$406 00	\$398 70

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Ricks Water Co., Eureka, stock .....	\$74,000 00	\$18,800 00	\$40,000 00

BANK COMMISSIONERS' EXAMINATION. (November 23, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$26,374 13	Capital paid up .....	\$100,000 00
Invested in stocks, bonds, and warrants.....	1,613 93	Due depositors .....	142,880 47
Loans and discounts.....	163,617 55	Due banks and bankers.....	35,808 98
Cash balances.....	45,444 91	Interest collected .....	12,379 75
Due from banks and bankers ..	41,410 06	Rents, exchange, etc.....	1,783 84
Furniture, fixtures, etc. ....	4,682 55		
Expenses, taxes, etc.....	9,474 01		
Other assets .....	235 90		
Total resources .....	\$292,853 04	Total liabilities .....	\$292,853 04

HUMBOLDT COUNTY BANK—EUREKA. (Incorp. February 27, 1873.)

JANUARY STATEMENT.

J. W. HENDERSON, President.

ED. EVERDING, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$54,436 02	Capital paid in coin.....	\$200,000 00
County warrants .....	353 25	Profit and loss and contin- gent fund .....	28,776 64
Loans on real estate .....	156,332 47	Due depositors.....	180,657 30
Loans on stocks .....	6,500 00	Due banks and bankers.....	32,493 81
Loans on personal security, and overdrafts.....	102,688 26		
Money on hand.....	45,978 27		
Due from banks and bankers..	72,905 33		
Furniture and fixtures.....	417 60		
Taxes .....	195 00		
Other assets.....	2,121 55		
Total resources .....	\$441,927 75	Total liabilities .....	\$441,927 75

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Henderson, 261; H. H. Buhne, 226; Josiah Bell, 130; N. Bullock, 77; J. M. Carson, 20; D. Zanone, 90; S. W. McFarland, 30; H. W. McClellan, 75; Ed. Everding, 37. Total number of shares held by the Directors is 946 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$54,436 02	\$54,436 02

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$156,332 47	\$265,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
126 shares Bank of Arcata stock.....	\$12,600 00	\$6,500 00	\$12,600 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Gold dust .....	\$76 00	\$76 00
Judgment against Consumers' Lumber Co. ....	2,045 55	1,000 00
Totals .....	\$2,121 55	\$1,076 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$54,456 67	Capital paid in coin.....	\$200,000 00
County warrants.....	394 92	Profit and loss and contin-	
Loans on real estate .....	145,123 10	gent fund .....	19,187 99
Loans on stocks.....	6,500 00	Due depositors.....	114,819 01
Loans on personal security,		Due banks and bankers.....	40,799 65
and overdrafts.....	121,858 83		
Money on hand.....	43,577 46		
Due from banks and bankers.....	997 40		
Furniture and fixtures.....	417 60		
Taxes.....	383 00		
Other assets.....	1,097 67		
Total resources .....	\$374,806 65	Total liabilities .....	\$374,806 65

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Henderson, 261; H. H. Buhne, 226; Josiah Bell, 130; N. Bullock, 77; J. M. Carson, 20; D. Zanone, 90; S. W. McFarland, 30; H. W. McClellan, 75; Ed. Everding, 37. Total number of shares held by the Directors is 946 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$54,456 67	\$54,456 67

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$145,123 10	\$260,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
126 shares Bank of Arcata stock .....	\$12,600 00	\$6,500 00	\$12,600 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Gold dust.....	\$97 67	\$97 67
Judgment against Consumers' Lumber Co.....	1,000 00	1,000 00
Totals.....	\$1,097 67	\$1,097 67

## BANK COMMISSIONERS' EXAMINATION. (November 21, 1891.)

Resources.		Liabilities.	
Real estate.....	\$66,937 26	Capital paid up .....	\$200,000 00
Invested in stocks, bonds, and warrants .....	1,784 26	Due depositors.....	177,176 45
Loans and discounts.....	290,875 89	Due banks and bankers.....	13,633 68
Cash balances .....	22,606 61	Interest collected .....	17,575 13
Due from banks and bankers..	32,306 08	Rents, exchange, etc. ....	988 79
Furniture, fixtures, etc.....	417 60	Profit and loss.....	10,377 48
Expenses, taxes, etc.....	4,823 83		
Total resources .....	\$419,751 53	Total liabilities .....	\$419,751 53

## RANDALL BANKING COMPANY—EUREKA. (Incorp. December 1, 1891.)

## JULY STATEMENT.

A. W. RANDALL, President.

J. S. MURRAY, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$7,000 00	Capital paid in coin.....	\$57,300 00
Loans on real estate .....	48,595 19	Due depositors.....	308,074 43
Loans on stocks .....	6,200 00	Other liabilities.....	800 00
Loans on personal security, and overdrafts .....	182,964 45	Interest collected .....	3,600 26
Money on hand.....	87,976 66		
Due from banks and bankers..	31,427 57		
Furniture and fixtures.....	2,249 75		
Expenses .....	2,945 90		
Taxes .....	415 17		
Total resources .....	\$369,774 69	Total liabilities .....	\$369,774 69

The amount of capital stock is \$200,000; amount subscribed is \$114,600; amount paid in coin is \$57,300. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Randall, 330; F. Korbel, 10; Stephen Hill, 50; O. H. Spring, 5; George A. Kellogg, 25; W. H. Johnston, 25; J. M. Sass, 10; David Evans, 20; J. S. Murray, 20. Total number of shares held by the Directors is 495 shares.

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt .....	\$48,595 19	\$50,287 99

#### AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Eel River and Eureka Railroad Co. first mortgage bonds .....	\$7,000 00	\$7,000 00	\$7,105 00

#### AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Eureka Seminary Association stock .....	\$15,000 00	\$4,200 00	\$4,325 00
Humboldt Tanning and Manufacturing Co. stock .....	10,000 00	2,000 00	2,075 00
Totals .....	\$25,000 00	\$6,200 00	\$6,400 00

### FALLBROOK BANK. (Incorp. March 8, 1890.)

#### JANUARY STATEMENT.

F. W. BARTLETT, President.

A. J. CLARK, Cashier.

Resources.		Liabilities.	
Real estate taken for debt .....	\$3,000 00	Capital paid in coin .....	\$25,100 00
Loans on real estate .....	16,867 38	Profit and loss and contingent fund .....	335 45
Loans on personal security, and overdrafts .....	15,540 44	Due depositors .....	14,792 66
Money on hand .....	4,304 09	Other liabilities .....	2,953 49
Due from banks and bankers ..	2,430 08		
Furniture and fixtures .....	856 45		
Other assets .....	183 16		
Total resources .....	\$43,181 60	Total liabilities .....	\$43,181 60

The amount of capital stock is \$50,000; amount paid in coin is \$25,100. The total number of shares of stock issued is 251 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. W. Bartlett, 48; J. A. Pruett, 25; A. M. Peters, 50; Henry Wilbur, 30; Clark Wicks, 11. Total number of shares held by the Directors is 164 shares.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$3,000 00	\$3,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$16,867 38	\$35,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$3,000 00	Capital paid in coin.....	\$25,100 00
Loans on real estate.....	19,261 25	Profit and loss and contingent fund.....	334 23
Loans on personal security, and overdrafts.....	15,443 05	Due depositors.....	22,848 30
Money on hand.....	3,068 40	Other liabilities.....	5 75
Due from banks and bankers..	6,511 38		
Furniture and fixtures.....	856 45		
Other assets.....	147 75		
Total resources.....	\$48,288 28	Total liabilities.....	\$48,288 28

The amount of capital stock is \$50,000; amount paid in coin is \$25,100. The total number of shares of stock issued is 251 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. W. Bartlett, 48; J. A. Pruett, 25; A. M. Peters, 50; Henry Wilbur, 30; Clark Wicks, 11. Total number of shares held by the Directors is 164 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$3,000 00	\$3,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$19,261 25	\$45,000 00

## BANK COMMISSIONERS' EXAMINATION. (November 23, 1891.)

Resources.		Liabilities.	
Real estate .....	\$3,000 00	Capital paid up .....	\$25,100 00
Loans and discounts .....	30,551 17	Due depositors .....	13,717 72
Cash balances .....	1,612 85	Profit and loss .....	393 08
Due from banks and bankers ..	3,190 33		
Furniture, fixtures, etc. ....	856 45		
Total resources .....	\$39,210 80	Total liabilities .....	\$39,210 80

## BANK OF FORT BRAGG. (Incorp. October 29, 1891.)

## JULY STATEMENT.

CALVIN STEWART, President.

H. A. WELLER, Cashier.

Resources.		Liabilities.	
Loans on personal security ...	\$24,047 26	Capital paid in coin .....	\$18,500 00
Money on hand .....	5,900 82	Due depositors .....	9,979 12
Furniture and fixtures .....	52 64	Due banks and bankers .....	762 81
Expenses .....	427 70	Other liabilities (interest) ...	1,186 49
Total resources .....	\$30,428 42	Total liabilities .....	\$30,428 42

The amount of capital stock is \$100,000; amount subscribed is \$30,000; amount paid in coin is \$18,500. The total number of shares of stock issued is 180 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Samuel Blair, 50; Thomas Pollard, 25; T. L. Johnson, 10; Calvin Stewart, 10; H. A. Weller, 10. Total number of shares held by the Directors is 105 shares.

## BANK OF CENTRAL CALIFORNIA—FRESNO. (Incorp. February 26, 1887.)

## JANUARY STATEMENT.

LOUIS EINSTEIN, President.

LEOPOLD GUNDELFINGER, Cashier.

Resources.		Liabilities.	
Real estate purchased as an investment .....	\$32,834 03	Capital paid in coin .....	\$180,000 00
Real estate taken for debt ...	9,380 46	Profit and loss and contingent fund .....	14,772 06
County warrants .....	690 50	Due depositors .....	145,049 38
Loans on real estate .....	96,058 35		
Loans on stocks .....	14,115 70		
Loans on other securities (grain, etc.) .....	1,400 00		
Loans on personal security, and overdrafts .....	118,070 60		
Money on hand .....	34,845 85		
Due from banks and bankers ..	29,310 02		
Furniture and fixtures .....	1,614 50		
Other assets .....	1,501 43		
Total resources .....	\$339,821 44	Total liabilities .....	\$339,821 44

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$180,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: Louis Einstein, 486; Leopold Gundelfinger, 150; Wm. Helm, 120; H. B. Choice, 75; Max. Frankenau, 50. Total number of shares held by the Directors is 881 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$9,380 46	\$11,450 00
The following was purchased as an investment:		
Fresno (one parcel projecting into Tulare County) .....	32,834 03	36,500 00
Totals .....	\$42,214 49	\$47,950 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$96,058 35	\$195,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$690 50	\$690 50	\$690 50

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
2 shares I-Street Improvement Co. stock .....	\$2,000 00	\$550 00	\$1,000 00
200 shares Fresno County Abstract Co. stock ..	20,000 00	5,000 00	15,000 00
3 shares Enterprise Canal and Irrigation Co. stock .....	300 00	200 00	500 00
63 shares Fresno Loan and Savings Bank stock ..	6,300 00	6,240 70	7,245 00
4 shares Centerville and Kingsburg Irrigating Ditch Co. stock .....	2,800 00	400 00	800 00
10 shares Fresno National Bank stock .....	1,000 00	800 00	1,100 00
3 $\frac{1}{2}$ shares I-Street Improvement Co. stock .....	3,166 66	300 00	1,583 33
95 shares Fresno Fair Grounds Ass'n stock .....	2,375 00	400 00	593 75
24 shares Fresno Fair Grounds Ass'n stock .....	600 00	100 00	150 00
1 share Fowler Switch Canal Co. stock .....	300 00	125 00	200 00
Totals .....	\$38,841 66	\$14,115 70	\$28,172 08

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for 1,185 sacks raisins .....	\$1,400 00	\$2,070 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate purchased as an investment .....	\$32,841 53	Capital paid in coin .....	\$180,000 00
Real estate taken for debt .....	9,581 86	Profit and loss and contingent fund .....	26,238 71
Miscellaneous stocks .....	196 00	Due depositors .....	107,235 24
County warrants .....	762 85	Due banks and bankers .....	32,005 83
Loans on real estate .....	113,498 35		
Loans on stocks and bonds .....	2,125 00		
Loans on personal security, and overdrafts .....	143,353 08		
Money on hand .....	21,292 11		
Due from banks and bankers .....	7,297 27		
Furniture and fixtures .....	1,614 50		
Expenses .....	6,669 06		
Other assets .....	1,248 17		
Total resources .....	\$345,479 78	Total liabilities .....	\$345,479 78

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$180,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: Louis Einstein, 486; Leopold Gundelfinger, 150; William Helm, 120; H. B. Choice, 75; Max. Frankenau, 50. Total number of shares held by the Directors is 881 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$9,581 86	\$11,600 00
The following was purchased as an investment:		
Fresno (one parcel projecting into Tulare County) .....	32,841 53	36,500 00
Totals .....	\$42,423 39	\$48,100 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$113,498 35	\$230,000 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
9 county warrants .....	\$803 91	\$762 85	\$803 91
95 shares Fresno Fair Grounds Ass'n stock .....	2,375 00	196 00	475 00
Totals .....	\$3,178 91	\$958 85	\$1,278 91

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
1 share Edison Electric Light and Power Co. stock .....	\$250 00	\$150 00	\$250 00
2 shares I-Street Improvement Co. stock .....	2,000 00	550 00	800 00
4 shares Centerville and Kingsburg Irrigation Co. stock .....	2,800 00	400 00	700 00
6 shares Centerville and Kingsburg Irrigation Co. stock .....	4,200 00	300 00	1,050 00
2 shares Edison Electric Light and Power Co. stock .....	500 00	100 00	500 00
100 shares Fresno Railroad Co. stock .....	2,500 00	500 00	1,000 00
1 share Fowler Switch Canal Co. stock .....	300 00	125 00	200 00
Totals .....	\$12,550 00	\$2,125 00	\$4,500 00

## BANK COMMISSIONERS' EXAMINATION. (May 20, 1892.)

Resources.		Liabilities.	
Real estate .....	\$42,423 39	Capital paid up .....	\$180,000 00
Invested in stocks, bonds, and warrants .....	904 50	Due depositors .....	116,460 82
Loans and discounts .....	247,589 05	Due banks and bankers .....	14,633 91
Cash balances .....	23,045 75	Interest collected .....	8,094 63
Due from banks and bankers .....	13,901 58	Rents, exchange, etc. ....	1,089 88
Furniture, fixtures, etc. ....	1,614 50	Profit and loss .....	14,772 06
Expenses, taxes, etc. ....	4,535 25		
Other assets .....	1,037 28		
Total resources .....	\$335,051 30	Total liabilities .....	\$335,051 30

## FARMERS BANK OF FRESNO. (Incorp. March 8, 1882.)

## JANUARY STATEMENT.

LEWIS LEACH, President.

JOHN REICHMAN, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$65,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	24,785 39	Profit and loss and contin- gent fund .....	22,934 20
County warrants .....	1,182 00	Due depositors .....	269,029 31
Loans on real estate .....	69,983 56	Due banks and bankers .....	26,273 39
Loans on stocks .....	835 00		
Loans on other securities .....	11,350 00		
Loans on personal security, and overdrafts .....	275,381 32		
Money on hand .....	55,442 59		
Due from banks and bankers .....	10,077 04		
Furniture and fixtures .....	4,200 00		
Total resources .....	\$518,236 90	Total liabilities .....	\$518,236 90



The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 475; W. W. Phillips, 300; Lewis Leach, 60; Alex. Gordon, 20; Alex. Goldstein, 20. Total number of shares held by the Directors is 875 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno .....	\$24,785 39	\$33,200 00

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$69,983 56	\$150,000 00

#### AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.
Fresno County school warrants .....	\$1,182 00	\$1,182 00

#### AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
4½ shares Fresno Warehouse Co. stock .....	\$425 00	\$250 00	\$250 00
8 shares Fresno Warehouse Co. stock .....	800 00	200 00	500 00
2 shares Centerville and Kingsburg Irrigation Ditch Co. stock .....	1,400 00	200 00	800 00
2 shares Centerville and Kingsburg Irrigation Ditch Co. stock .....	1,400 00	185 00	800 00
Totals .....	\$4,025 00	\$835 00	\$2,350 00

#### AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$4,850 00	\$5,600 00
Raisins in warehouse .....	6,500 00	10,299 00
Totals .....	\$11,350 00	\$15,899 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$65,000 00	Capital paid in coin.....	\$200,000 00
Real estate taken for debt ....	24,826 45	Profit and loss and contin-	
County warrants.....	493 99	gent fund.....	20,195 84
Loans on real estate.....	83,791 16	Due depositors.....	276,844 17
Loans on stocks.....	9,285 00	Due banks and bankers.....	23,038 76
Loans on other securities (grain, etc.).....	150 00		
Loans on personal security, and overdrafts.....	286,792 27		
Money on hand.....	40,041 61		
Due from banks and bankers..	5,498 29		
Furniture and fixtures.....	4,200 00		
Total resources .....	\$520,078 77	Total liabilities .....	\$520,078 77

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 465; W. W. Phillips, 300; Lewis Leach, 60; Alexander Gordon, 20; Alexander Goldstein, 20. Total number of shares held by the Directors is 865 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno.....	\$24,826 45	\$33,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$83,791 16	\$175,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$493 99	\$493 99	\$493 99

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
200 shares Fresno County Abstract Co. stock..	\$20,000 00	\$5,400 00	\$12,000 00
6½ shares Farmers Bank of Fresno stock .....	616 66	600 00	750 00
2 shares Centerville and Kingsburg Irrigation Ditch Co. stock.....	1,400 00	200 00	400 00
2 shares Centerville and Kingsburg Irrigation Ditch Co. stock.....	1,400 00	185 00	400 00
8½ shares Fresno Warehouse Co. stock .....	850 00	100 00	425 00
4½ shares Fresno Warehouse Co. stock .....	425 00	200 00	212 50
20 shares Fresno Loan and Savings Bank stock	2,000 00	600 00	2,200 00
100 shares Bank of Sanger stock.....	10,000 00	2,000 00	2,000 00
Totals .....	\$56,691 66	\$9,285 00	\$18,387 50

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$150 00	\$200 00

## BANK COMMISSIONERS' EXAMINATION. (May 23, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$65,000 00	Capital paid up .....	\$200,000 00
Other real estate .....	24,826 45	Due depositors .....	304,372 25
Invested in stocks, bonds, and warrants .....	650 50	Due banks and bankers .....	3,641 73
Loans and discounts .....	358,860 65	Interest collected .....	9,442 51
Cash balances .....	48,393 88	Rents, exchange, etc. ....	2,907 19
Due from banks and bankers ..	25,813 76	Profit and loss .....	12,564 89
Furniture, fixtures, etc. ....	4,200 00		
Expenses, taxes, etc. ....	5,183 33		
Total resources .....	\$532,928 57	Total liabilities .....	\$532,928 57

## BANK OF GILROY. (Incorp. June 5, 1871.)

## JANUARY STATEMENT.

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$5,535 39	Capital paid in coin .....	\$68,000 00
Real estate taken for debt ....	3,841 76	Reserve fund .....	20,830 45
Loans on real estate .....	58,042 20	Due depositors .....	122,805 37
Loans on other securities (grain, etc.) .....	22,829 36	Due banks and bankers .....	5,003 17
Loans on personal security, and overdrafts .....	115,719 40	Dividends unpaid .....	3,400 00
Money on hand .....	13,029 49		
Due from banks and bankers ..	41 39		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$220,038 99	Total liabilities .....	\$220,038 99

The amount of capital stock is \$136,000; amount subscribed is \$68,000; amount paid in coin is \$68,000. The total number of shares of stock issued is 1,340 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. A. Whitehurst, 149; P. C. Hodges, 149; J. H. Ellis, 200; R. Eschenburg, 85; M. Lennon, 40. Total number of shares held by the Directors is 623 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare .....	\$3,841 76	\$4,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito .....	\$3,000 00	\$6,500 00
Tulare .....	55,042 20	84,300 00
Totals .....	\$58,042 20	\$90,800 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat and barley .....	\$22,829 36	\$30,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$5,535 39	Capital paid in coin .....	\$68,000 00
Real estate taken for debt .....	3,801 91	Reserve fund .....	29,233 57
Miscellaneous bonds .....	4,500 00	Due depositors .....	77,671 43
Loans on real estate .....	60,231 10	Due banks and bankers .....	9,964 82
Loans on personal security, and overdrafts .....	92,491 90	Dividends unpaid .....	3,400 00
Money on hand .....	9,644 77		
Due from banks and bankers .....	2,084 74		
Furniture and fixtures .....	1,000 00		
Other assets .....	8,980 01		
Total resources .....	\$188,269 82	Total liabilities .....	\$188,269 82

The amount of capital stock is \$136,000; amount subscribed is \$68,000; amount paid in coin is \$68,000. The total number of shares of stock issued is 1,360 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. A. Whitehurst, 149; P. C. Hodges, 149; J. H. Ellis, 200; R. Eschenburg, 85; M. Lennon, 40. Total number of shares held by the Directors is 623 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare .....	\$3,801 91	\$4,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$46,231 10	\$151,200 00
San Benito .....	3,000 00	8,000 00
Tulare .....	11,000 00	21,500 00
Totals .....	\$60,231 10	\$180,700 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.
Gilroy water bonds .....	\$4,500 00	\$4,500 00

## BANK COMMISSIONERS' EXAMINATION. (September 8, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$5,424 14	Capital paid up .....	\$68,000 00
Loans and discounts .....	146,654 38	Reserve fund .....	26,678 73
Cash balances .....	16,464 25	Due depositors .....	138,340 58
Due from banks and bankers ..	63,262 91	Rents, exchange, etc. ....	77 18
Furniture, fixtures, etc. ....	1,000 00	Dividends unpaid .....	525 00
Expenses, taxes, etc. ....	815 81		
Total resources .....	\$233,621 49	Total liabilities .....	\$233,621 49

FARMERS AND MERCHANTS BANK — HANFORD. (Incorp.  
April 28, 1891.)

## JANUARY STATEMENT.

C. RAILSBACK, President.

B. A. FASSETT, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$13,453 60	Capital paid in coin .....	\$50,000 00
Loans on personal security, and overdrafts .....	98,678 50	Profit and loss and contingent fund .....	1,933 30
Money on hand .....	14,137 21	Due depositors .....	66,031 82
Due from banks and bankers ..	3,164 44	Due banks and bankers .....	2,432 57
Furniture and fixtures .....	2,982 19	Other liabilities .....	15,000 00
Expenses .....	2,981 75		
Total resources .....	\$135,397 69	Total liabilities .....	\$135,397 69

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Railsback, 100; W. W. Parlin, 100; W. J. Newport, 100; J. H. Dopkins, 100; H. Nathan, 100; J. B. Newport, 100; B. A. Batemen, 50. Total number of shares held by the Directors is 650 shares.



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$13,517 01	Capital paid in coin.....	\$50,000 00
Loans on personal security, and overdrafts.....	126,454 09	Profit and loss and contin- gent fund.....	4,781 85
Money on hand.....	11,392 63	Due depositors.....	77,031 20
Due from banks and bankers.....	383 24	Due banks and bankers.....	16,377 61
Furniture and fixtures.....	3,027 84	Other liabilities.....	10,467 27
Other assets.....	3,883 12		
Total resources.....	\$158,657 93	Total liabilities.....	\$158,657 93

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Railsback, 100; W. W. Parlin, 100; W. J. Newport, 100; J. B. Newport, 100; J. H. Dopkins, 100; H. Nathan, 100; B. A. Bateman, 50. Total number of shares held by the Directors is 650 shares.

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Accrued interest.....	\$3,501 60
Supplies on hand as per inventory.....	319 87
Rents due and unpaid.....	45 00
License (unexpired).....	16 65
Total.....	\$3,883 12

## BANK COMMISSIONERS' EXAMINATION. (May 16, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$13,517 01	Capital paid up.....	\$50,000 00
Loans and discounts.....	118,727 30	Due depositors.....	70,909 46
Cash.....	11,750 25	Due banks and bankers.....	25,346 01
Due from banks and bankers.....	21 80	Rents, exchange, etc.....	4,138 22
Furniture, fixtures, etc.....	3,027 84	Dividends unpaid.....	1,126 88
Expenses, taxes, etc.....	4,476 37		
Total resources.....	\$151,520 57	Total liabilities.....	\$151,520 57

## BANK OF HANFORD. (Incorp. April 11, 1887.)

## JANUARY STATEMENT.

DANIEL RHODES, President.

S. E. BIDDLE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$11,734 69	Capital paid in coin.....	\$50,000 00
Miscellaneous stocks.....	1,000 00	Reserve fund .....	50,000 00
County warrants.....	571 70	Profit and loss and contin-	
Loans on real estate .....	33,382 50	gent fund .....	267 92
Loans on personal security,		Due depositors.....	191,816 71
and overdrafts .....	185,775 49		
Money on hand.....	28,241 95		
Due from banks and bankers..	27,232 06		
Furniture and fixtures.....	4,146 24		
Total resources .....	\$292,084 63	Total liabilities .....	\$292,084 63

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Daniel Rhoads, 50; S. E. Biddle, 125; T. V. Biddle, 125; H. M. Noel, 65; J. E. Rawlins, 20. Total number of shares held by the Directors is 385 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$32,200 00	\$70,000 00
Fresno .....	1,182 50	4,000 00
Totals .....	\$33,382 50	\$74,000 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Hanford Development Co. stock.....	\$1,000 00	\$1,000 00	\$750 00
County school warrants.....	571 70	560 25	571 70
Totals .....	\$1,571 70	\$1,560 25	\$1,321 70

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$12,120 36	Capital paid in coin.....	\$50,000 00
Miscellaneous stocks.....	956 06	Reserve fund .....	50,000 00
Loans on real estate .....	28,282 50	Profit and loss and contin-	
Loans on personal security,		gent fund .....	194 22
and overdrafts .....	187,264 72	Due depositors.....	119,807 62
Money on hand.....	20,083 17	Due banks and bankers.....	29,657 78
Due from banks and bankers..	1,821 05	Interest collected, rents, and	
Furniture and fixtures.....	4,201 24	exchange .....	8,745 18
Expenses .....	3,675 70		
Total resources .....	\$258,404 80	Total liabilities.....	\$258,404 80

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Daniel Rhoads, 50; S. E. Biddle, 125; J. E. Rawlins, 20; S. C. Lillis, 335; H. M. Noel, 65. Total number of shares held by the Directors is 595 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$27,100 00	\$70,000 00
Fresno .....	1,182 50	3,000 00
Totals .....	\$28,282 50	\$73,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
*Stock in Hanford Development Co. ....	\$1,000 00	\$956 06	\$1,000 00

## BANK COMMISSIONERS' EXAMINATION. (May 14, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$11,734 69	Capital paid up .....	\$50,000 00
Invested in stocks, bonds, and warrants .....	928 50	Reserve fund .....	50,000 00
Loans and discounts .....	193,105 38	Due depositors .....	137,119 85
Cash balances .....	21,918 27	Due banks and bankers .....	14,028 19
Due from banks and bankers ..	22,881 10	Interest collected .....	5,413 57
Furniture, fixtures, etc. ....	4,201 24	Rents, exchange, etc. ....	415 55
Expenses, taxes, etc. ....	2,402 20	Profit and loss .....	194 22
Total resources .....	\$257,171 38	Total liabilities .....	\$257,171 38

## BANK OF HAYWARDS. (Incorp. February 26, 1891.)

## JANUARY STATEMENT.

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds .....	\$4,550 00	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	37,866 00	Profit and loss and contingent fund .....	96 69
Loans on personal security, and overdrafts .....	56,785 63	Due depositors .....	36,974 87
Money on hand .....	7,803 20	Due banks and bankers .....	23,804 54
Due from banks and bankers ..	1,015 04	Interest collected .....	1,966 29
Furniture and fixtures .....	2,950 37		
Expenses .....	1,873 15		
Total resources .....	\$112,842 39	Total liabilities .....	\$112,842 39

The amount of capital stock is \$200,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Goad, 60; W. C. Belcher, 60; John Boggs, 50; John Garretson, 50; Julius Hollister, 25; George W. Prescott, 50; J. E. Crooks, 30. Total number of shares held by the Directors is 325 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$12,500 00	\$37,000 00
Colusa.....	965 00	2,200 00
Fresno.....	4,400 00	8,500 00
San Francisco.....	7,000 00	16,000 00
San Luis Obispo.....	10,000 00	23,000 00
Solano.....	3,000 00	7,000 00
Totals.....	\$37,865 00	\$93,700 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Central Irrigation District bonds.....	\$5,000 00	\$4,550 00	\$4,600 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bonds.....	\$4,550 00	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	32,700 00	Profit and loss and contingent fund.....	188 99
Loans on personal security, and overdrafts.....	81,429 38	Due depositors.....	34,780 55
Money on hand.....	2,540 25	Due banks and bankers.....	39,821 20
Due from banks and bankers.....	1,929 38	Interest collected.....	3,123 01
Furniture and fixtures.....	2,950 37		
Expenses.....	1,814 37		
Total resources.....	\$127,913 75	Total liabilities.....	\$127,913 75

The amount of capital stock is \$200,000; amount subscribed is \$110,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Goad, 60; W. C. Belcher, 60; G. W. Prescott, 50; John Boggs, 50; John Garretson, 50; Julius Hollister, 25; J. E. Crooks, 30. Total number of shares held by the Directors is 325 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$12,500 00	\$37,000 00
Fresno.....	2,200 00	8,500 00
San Francisco.....	5,000 00	12,000 00
San Luis Obispo.....	10,000 00	23,000 00
Solano.....	3,000 00	7,000 00
Totals.....	\$32,700 00	\$87,500 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Central Irrigation Dist., Colusa County, bonds.	\$5,000 00	\$4,550 00	\$5,000 00

## BANK COMMISSIONERS' EXAMINATION. (May 18, 1892.)

Resources.		Liabilities.	
Invested in bonds .....	\$4,550 00	Capital paid up .....	\$50,000 00
Loans and discounts .....	120,500 73	Due depositors .....	30,889 49
Cash balances .....	7,196 90	Due banks and bankers .....	53,057 35
Due from banks and bankers ..	247 52	Interest collected .....	2,555 61
Furniture, fixtures, etc. ....	2,950 37	Profit and loss .....	162 99
Expenses, taxes, etc. ....	1,219 92		
Total resources .....	\$136,665 44	Total liabilities .....	\$136,665 44

FARMERS AND MECHANICS BANK OF HEALDSBURG.  
(Incorp. September 1, 1877.)

## JANUARY STATEMENT.

E. H. BARNES, President.

GEORGE H. WARFIELD, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$8,700 00	Capital paid in coin .....	\$82,960 00
Real estate taken for debt .....	28,901 08	Profit and loss and contingent fund .....	4,813 54
Miscellaneous stocks .....	22,000 00	Due depositors .....	85,533 71
County warrants .....	725 69	Due banks and bankers .....	24,903 93
Loans on real estate .....	35,841 10		
Loans on personal security, and overdrafts .....	85,955 17		
Money on hand .....	16,138 14		
Total resources .....	\$198,261 18	Total liabilities .....	\$198,261 18

The amount of capital stock is \$200,000; amount subscribed is \$134,100; amount paid in coin is \$82,960. The total number of shares of stock issued is 1,341 shares; the average amount paid on each share of stock is \$61 86.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Barnes, 212; A. B. Nalley, 100; R. H. Warfield, 118; C. W. Weaver, 25; J. A. McMin, 96; R. T. Mitchell, 20; G. T. Miller, 25. Total number of shares held by the Directors is 596 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sonoma .....	\$28,901 08



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$35,841 10	\$115,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.
Farmers and Mechanics Bank stock .....	\$22,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$8,450 00	Capital paid in coin .....	\$82,960 00
Real estate taken for debt .....	28,900 00	Profit and loss and contingent fund .....	5,313 11
Miscellaneous stocks .....	22,000 00	Due depositors .....	94,228 73
Loans on real estate .....	38,463 40	Due banks and bankers .....	867 45
Loans on personal security, and overdrafts .....	73,873 17		
Money on hand .....	8,533 81		
Due from banks and bankers .....	3,148 91		
Total resources .....	\$183,369 29	Total liabilities .....	\$183,369 29

The amount of capital stock is \$200,000; amount subscribed is \$134,100; amount paid in coin is \$82,960. The total number of shares of stock issued is 1,341 shares; the average amount paid on each share of stock is \$61 86.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Barnes, 212; A. B. Nalley, 100; R. H. Warfield, 118; C. W. Weaver, 25; J. A. Mc-Minn, 96; R. T. Mitchell, 20; G. T. Miller, 25. Total number of shares held by the Directors is 596 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sonoma .....	\$28,900 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$38,463 40	\$120,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.
Farmers and Mechanics Bank stock .....	\$22,000 00

## BANK COMMISSIONERS' EXAMINATION. (September 14, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$9,000 00	Capital paid up.....	\$82,960 00
Other real estate.....	29,233 13	Due depositors.....	72,379 55
Invested in stocks.....	22,000 00	Due banks and bankers.....	26,998 15
Loans and discounts.....	118,073 67	Interest collected.....	3,279 52
Cash balances.....	5,390 84	Rents, exchange, etc.....	71 38
Due from banks and bankers.....	2,568 44	Profit and loss.....	1,336 18
Expenses, taxes, etc.....	932 95	Other liabilities.....	174 25
Total resources.....	\$187,199 03	Total liabilities.....	\$187,199 03

## BANK OF HEALDSBURG. (Incorp. June 13, 1874.)

## JANUARY STATEMENT.

J. W. ROSE, President.

J. W. WILSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$95,528 07	Capital paid in coin.....	\$100,000 00
Miscellaneous stocks.....	14,400 00	Reserve fund.....	15,000 00
County warrants.....	1,333 70	Profit and loss and contin-	
Loans on real estate.....	52,607 85	gent fund.....	6,484 40
Loans on personal security,		Due depositors.....	127,464 14
and overdrafts.....	42,980 34	Due banks and bankers.....	3,123 04
Money on hand.....	10,411 14	Dividends unpaid.....	51 25
Due from banks and bankers.....	29,477 58		
Furniture and fixtures.....	2,000 00		
Expenses.....	2,551 00		
Taxes.....	833 15		
Total resources.....	\$252,122 83	Total liabilities.....	\$252,122 83

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. M. Willson, 50; J. R. Grant, 136; M. Raabe, 40; J. W. Rose, 5; J. W. Wilson, 47. Total number of shares held by the Directors is 278 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$87,138 07	\$105,600 00
Mendocino.....	8,390 00	12,000 00
Totals.....	\$95,528 07	\$117,600 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$52,607 85	\$181,575 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Sonoma County warrants (discounted).....	\$1,333 70	\$1,333 70	\$1,333 70
144 shares Bank of Healdsburg stock.....	14,400 00	14,400 00	15,840 00
Totals .....	\$15,733 70	\$15,733 70	\$17,173 70

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$95,571 47	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds.....	14,400 00	Reserve fund.....	15,000 00
County warrants.....	414 75	Profit and loss and contin-	
Loans on real estate.....	56,090 20	gent fund.....	3,658 25
Loans on personal security,		Due depositors.....	103,243 62
and overdrafts.....	45,774 60	Due banks and bankers.....	2,884 26
Money on hand.....	9,141 57	Dividends unpaid.....	51 25
Due from banks and bankers..	2 96	Collection account.....	15 20
Furniture and fixtures.....	2,000 00		
Expenses .....	1,457 03		
Total resources .....	\$224,852 58	Total liabilities .....	\$224,852 58

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. M. Willson, 50; J. R. Grant, 136; J. W. Rose, 5; M. Raabe, 40; J. W. Wilson, 47. Total number of shares held by the Directors is 278 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$87,181 47	\$105,600 00
Mendocino.....	8,390 00	12,000 00
Totals.....	\$95,571 47	\$117,600 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$56,090 20	\$179,103 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Sonoma County warrants (discounted).....	\$414 75	\$414 75	\$414 75
144 shares Bank of Healdsburg stock.....	14,400 00	14,400 00	15,840 00
Totals .....	\$14,814 75	\$14,814 75	\$16,254 75

## BANK COMMISSIONERS' EXAMINATION. (September 15, 1881.)

Resources.		Liabilities.	
Real estate.....	\$95,648 07	Capital paid up.....	\$100,000 00
Invested in stocks and war- rants.....	14,421 50	Reserve fund.....	15,000 00
Loans and discounts.....	98,719 46	Due depositors.....	113,527 68
Cash balances.....	14,644 65	Dividends unpaid.....	51 25
Due from banks and bankers..	4,692 95	Profit and loss.....	2,623 48
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	829 70		
Other assets.....	246 08		
Total resources .....	\$231,202 41	Total liabilities .....	\$231,202 41

FARMERS AND MERCHANTS BANK OF HOLLISTER.  
(Incorp. November 3, 1891.)

## JULY STATEMENT.

WILLIAM PALMTAG, President.

A. TONN, Cashier.

Resources.		Liabilities.	
County warrants.....	\$108 00	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	19,899 63	Due depositors.....	98,664 91
Loans on other securities (grain, etc.).....	8,900 00	Due banks and bankers.....	7,040 38
Loans on personal security, and overdrafts.....	80,488 75	Exchange.....	93 79
Money on hand.....	14,703 28	Interest collected.....	1,194 27
Due from banks and bankers..	26,897 54		
Furniture and fixtures.....	4,019 25		
Expenses.....	1,943 50		
Taxes.....	33 40		
Total resources .....	\$156,993 35	Total liabilities .....	\$156,993 35

The amount of capital stock is \$200,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. Newbauer, 85; William Palmtag, 100; Thomas H. Slaven, 50; A. Tonn, 150; Joaquin Bolado, 10; Thomas Donovan, 52; A. Sallu, 20; M. Rosenberg, 20; Frank B. Abbe, 7½. Total number of shares held by the Directors is 494½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito.....	\$19,898 63	\$75,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
San Benito County warrants .....	\$108 00	\$108 00	\$108 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$8,900 00	\$10,000 00

## BANK OF HOLLISTER. (Incorp. October 21, 1873.)

## JANUARY STATEMENT.

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$30,000 00	Capital paid in coin .....	\$250,000 00
Real estate taken for debt .....	300 00	Reserve fund .....	50,000 00
Miscellaneous stocks .....	1,265 00	Profit and loss and contin-	
Loans on real estate .....	246,259 32	gent fund .....	95,569 15
Loans on stocks and warrants .....	2,830 30	Due depositors .....	296,897 28
Loans on other securities		Due banks and bankers .....	32,100 91
(grain, etc.) .....	14,816 35		
Loans on personal security,			
and overdrafts .....	377,672 76		
Money on hand .....	44,042 96		
Due from banks and bankers .....	5,380 65		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$724,567 34	Total liabilities .....	\$724,567 34

The amount of capital stock is \$300,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 337; L. A. Whitehurst, 324½; Uriah Wood, 323½; N. C. Briggs, 176; Thos. Flint, 35. Total number of shares held by the Directors is 1,196 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito .....	\$300 00	\$300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito .....	\$246,259 32	\$360,000 00



## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Hollister Gas Co. stock.....	\$4,427 50	\$1,265 00	\$1,265 00

## AMOUNT LOANED ON STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
San Benito County school orders.....	\$380 00	\$356 00	\$380 00
Grangers Union stock.....	3,000 00	2,264 30	3,000 00
Hollister Irrigation Co. stock.....	375 00	210 00	375 00
Totals.....	\$3,755 00	\$2,830 30	\$3,755 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Grain and hay in warehouse in Hollister.....	\$14,816 35	\$18,000 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises..... \$30,000 00	Capital paid in coin..... \$250,000 00
Real estate taken for debt .... 300 00	Reserve fund ..... 50,000 00
Miscellaneous stocks..... 1,265 00	Profit and loss and contin-
Loans on real estate ..... 134,220 85	gent fund..... 48,811 64
Loans on stocks..... 18,937 00	Due depositors..... 218,159 38
Loans on other securities	Due banks and bankers..... 45,683 71
(grain, etc.)..... 7,300 00	Due Savings and Loan Bank. 12,868 98
Loans on personal security,	
and overdrafts..... 400,438 96	
Money on hand..... 25,091 50	
Checks and other cash items... 537 62	
Furniture and fixtures..... 2,000 00	
Expenses..... 3,424 20	
Taxes..... 2,008 58	
Total resources..... \$625,523 71	Total liabilities..... \$625,523 71

The amount of capital stock is \$300,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 337; L. A. Whitehurst, 324½; Uriah Wood, 323½; N. C. Briggs, 176; Thos. Flint, 35. Total number of shares held by the Directors is 1,196 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito.....	\$300 00	\$300 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito.....	\$134,220 85	\$201,330 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Hollister Gas Co. stock.....	\$4,427 50	\$1,265 00	\$1,265 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Bank of Hollister stock.....	\$10,000 00	\$7,500 00	\$17,500 00
Silver Creek and Panoche Land and Water Co. stock.....	4,000 00	2,200 00	4,000 00
Grangers Union stock.....	15,000 00	9,087 00	15,000 00
Hollister Irrigation Co. stock.....	750 00	150 00	300 00
Totals.....	\$29,750 00	\$18,937 00	\$36,800 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat stored in warehouse in Hollister.....	\$7,300 00	\$8,000 00

## BANK COMMISSIONERS' EXAMINATION. (September 5, 1891.)

Resources.		* Liabilities.	
Bank premises.....	\$30,000 00	Capital paid up.....	\$250,000 00
Other real estate.....	300 00	Reserve fund.....	50,000 00
Invested in stocks, bonds, and warrants.....	1,265 00	Due depositors.....	328,923 97
Loans and discounts.....	585,295 71	Due banks and bankers.....	99 00
Cash balances.....	25,637 28	Interest collected.....	22,981 77
Due from banks and bankers..	59,974 39	Rents, exchange, etc.....	610 70
Furniture, fixtures, etc.....	2,000 00	Profit and loss.....	56,689 42
Expenses, taxes, etc.....	4,832 48		
Total resources.....	\$709,304 86	Total liabilities.....	\$709,304 86

## BANK OF HUENEME. (Incorp. February 28, 1889.)

## JANUARY STATEMENT.

THOMAS R. BARD, President.

THOMAS J. GREGG, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$4,857 05	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	12,796 80	Profit and loss and contin-	
Loans on stocks .....	975 91	gent fund .....	6,689 70
Loans on other securities		Due depositors .....	45,890 52
(grain, etc.) .....	70 00		
Loans on personal security,			
and overdrafts .....	45,095 46		
Money on hand .....	11,444 91		
Due from banks and bankers ..	23,370 91		
Furniture and fixtures .....	837 86		
Expenses .....	2,601 93		
Exchange .....	29 39		
Total resources .....	\$102,080 22	Total liabilities .....	\$102,080 22

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is \$1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 400; David T. Perkins, 150; M. L. Wolff, 50; A. Levy, 170; A. J. Salisbury, 50; Thomas J. Gregg, 80; A. B. Smith, 50. Total number of shares held by the Directors is 950 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$12,796 80	\$23,885 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.
450 shares Las Posas Land and Water Co. stock .....	\$45,000 00	\$975 91

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
100 sacks barley .....	\$70 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$4,857 05	Capital paid in coin.....	\$50,000 00
Loans on real estate .....	12,796 80	Profit and loss and contingent fund.....	6,052 59
Loans on stocks.....	11,931 92	Due depositors.....	36,025 22
Loans on personal security, and overdrafts.....	45,056 94		
Money on hand.....	6,740 23		
Due from banks and bankers..	9,033 96		
Furniture and fixtures .....	837 86		
Expenses .....	738 41		
Other assets.....	84 64		
Total resources .....	\$92,077 81	Total liabilities .....	\$92,077 81

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 400; Daniel D. Perkins, 150; M. L. Wolff, 50; A. Levy, 170; A. J. Salisbury, 50; Thomas J. Gregg, 80; A. B. Smith, 50. Total number of shares held by the Directors is 950 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$12,796 80	\$23,885 00

## AMOUNT LOANED ON STOCKS.

Description.	Par Value.	Amount Loaned.
254 shares Las Posas Land and Water Co. stock .....	\$25,400 00	\$9,622 95
100 shares Sespe Oil Co. stock.....	10,000 00	2,308 97
Totals .....	\$35,400 00	\$11,931 92

## BANK COMMISSIONERS' EXAMINATION. (March 17, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$4,857 05	Capital paid up.....	\$50,000 00
Loans and discounts.....	61,869 32	Reserve fund.....	6,051 96
Cash balances.....	6,850 40	Due depositors.....	33,355 31
Due from banks and bankers..	13,563 91		
Furniture, fixtures, etc.....	837 86		
Expenses, taxes, etc.....	13 14		
Other assets.....	1,415 59		
Total resources .....	\$89,407 27	Total liabilities .....	\$89,407 27

## BANK OF KINGSBURG. (Incorp. November 7, 1891.)

## JANUARY STATEMENT.

S. C. LILLIS, President.

W. S. HOPKINS, Cashier.

Resources.		Liabilities.	
County warrants .....	\$346 30	Capital paid in coin .....	\$50,000 00
Loans on stocks .....	980 00	Profit and loss and contingent fund .....	422 43
Loans on personal security, and overdrafts .....	15,403 75	Due depositors .....	3,144 28
Money on hand .....	16,704 83		
Due from banks and bankers .....	18,396 81		
Furniture and fixtures .....	1,246 12		
Expenses .....	489 40		
Total resources .....	\$53,566 71	Total liabilities .....	\$53,566 71

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 358; C. M. Shannon, 50; W. S. Hopkins, 50; J. D. Davidson, 10; Z. T. Maxwell, 2. Total number of shares held by the Directors is 470 shares.

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Centerville and Kingsburg Irrigation Ditch Co. warrants .....	\$2,468 53	\$2,421 53	\$2,468 53
Fresno County warrants .....	346 30	342 84	346 30
Totals .....	\$2,814 83	\$2,764 37	\$2,814 83

## AMOUNT LOANED ON STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Centerville and Kingsburg Irrigation Ditch Co. warrants .....	\$451 24	\$360 00	\$451 24
Centerville and Kingsburg Irrigation Ditch Co. stock .....	5,600 00	620 00	1,280 00
Totals .....	\$6,051 24	\$980 00	\$1,731 24



## JULY STATEMENT.

Resources.		Liabilities.	
County warrants .....	\$140 00	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	700 00	Profit and loss and contin-	
Loans on stocks, bonds, and		gent fund .....	2,312 35
warrants .....	5,592 15	Due depositors .....	19,244 78
Loans on grain, etc. ....	1,670 00	Due banks and bankers .....	998 98
Loans on personal security,			
and overdrafts .....	51,727 70		
Money on hand .....	4,216 99		
Due from banks and bankers	5,444 27		
Furniture and fixtures .....	1,259 98		
Expenses .....	1,608 42		
Taxes .....	196 60		
Total resources .....	\$72,556 11	Total liabilities .....	\$72,556 11

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 360; C. M. Shannon, 50; W. S. Hopkins, 50; S. G. Johnson, 2; Z. T. Maxwell, 2. Total number of shares held by the Directors is 464 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$700 00	\$2,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Centerville and Kingsburg Irrigation Ditch			
Co. warrants .....	\$3,631 63	\$3,631 63	\$3,631 63
Fresno County warrants .....	140 00	140 00	140 00
Totals .....	\$3,771 63	\$3,771 63	\$3,771 63

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Centerville and Kingsburg Irrigation Ditch			
Co. warrants .....	\$556 74	\$510 00	\$556 74
Centerville and Kingsburg Irrigation Ditch			
Co. stock .....	20,650 00	1,967 15	4,425 00
Bank of Kingsburg stock .....	6,000 00	3,115 00	6,300 00
Totals .....	\$27,206 74	\$5,592 15	\$11,281 74

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Crop mortgages .....	\$1,670 00	\$3,500 00

## BANK COMMISSIONERS' EXAMINATION. (May 18, 1892.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$377 20	Capital paid up.....	\$50,000 00
Loans and discounts.....	51,225 66	Due depositors.....	23,361 57
Cash balances.....	5,404 39	Due banks and bankers.....	9 25
Due from banks and bankers.....	15,289 12	Interest collected.....	1,469 86
Furniture, fixtures, etc.....	1,246 12	Rents, exchange, etc.....	100 12
Expenses, taxes, etc.....	1,398 31		
Total resources.....	\$74,940 80	Total liabilities.....	\$74,940 80

## BANK OF LAKE—LAKEPORT. (Incorp. March 10, 1874.)

## JANUARY STATEMENT.

D. C. RUMSEY, President.

W. E. GREENE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$100,140 00
Real estate taken for debt.....	4,836 88	Due depositors.....	37,100 23
Miscellaneous stocks.....	2,100 00	Due banks and bankers.....	1,109 25
Loans on real estate.....	74,038 55		
Loans on other securities.....	1,599 23		
Loans on personal security, and overdrafts.....	30,524 42		
Money on hand.....	7,941 16		
Furniture and fixtures.....	2,000 00		
Other assets.....	309 29		
Total resources.....	\$138,349 53	Total liabilities.....	\$138,349 53

The amount of capital stock is \$100,140; amount subscribed is \$100,140; amount paid in coin is \$100,140. The total number of shares of stock issued is 1,001<sup>40</sup>/<sub>100</sub> shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. D. Tunis, 1; A. Levy, 1; J. K. Fraser, 1; William Giselman, 464; S. C. Hastings, 489<sup>40</sup>/<sub>100</sub>; D. C. Rumsey, 10; Charles Goodwin, 30. Total number of shares held by the Directors is 996<sup>40</sup>/<sub>100</sub> shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake.....	\$4,836 88	\$4,836 88

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake.....	\$71,071 95	\$71,081 95
Monterey.....	2,966 60	2,966 60
Totals.....	\$74,038 55	\$74,038 55

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
19 shares Lakeport Agricultural Park Association stock .....	\$1,900 00	\$1,900 00	\$1,900 00
3 shares Second St. Wharf in Lakeport stock .....	200 00	200 00	200 00
Totals .....	\$2,100 00	\$2,100 00	\$2,100 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for eighty tons wheat .....	\$1,599 23	\$2,400 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises..... \$15,000 00	Capital paid in coin..... \$100,140 00
Real estate taken for debt..... 4,836 88	Profit and loss and contin-
Miscellaneous stocks..... 2,100 00	gent fund..... 430 67
Loans on real estate..... 70,982 15	Due depositors..... 28,996 57
Loans on personal security,	
and overdrafts..... 27,786 72	
Money on hand..... 3,629 58	
Due from banks and bankers..... 3,231 91	
Furniture and fixtures..... 2,000 00	
Total resources..... \$129,567 24	Total liabilities..... \$129,567 24

The amount of capital stock is \$200,000; amount subscribed is \$100,140; amount paid in coin is \$100,140. The total number of shares of stock issued is 1,001 $\frac{40}{100}$  shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank D. Tunis, 1; A. Levy, 1; J. K. Fraser, 1; Wm. Giselman, 46 $\frac{4}{10}$ ; S. C. Hastings, 489 $\frac{40}{100}$ ; D. C. Rumsey, 10; Charles Goodwin, 30. Total number of shares held by the Directors is 996 $\frac{40}{100}$  shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake .....	\$4,836 88	\$4,836 88

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake .....	\$68,015 55	\$68,015 55
Monterey .....	2,966 60	2,966 60
Totals .....	\$70,982 15	\$70,982 15

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
19 shares Lakeport Agricultural Park Association stock .....	\$1,900 00	\$1,900 00	\$1,900 00

## BANK COMMISSIONERS' EXAMINATION. (February 29, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid up .....	\$100,140 00
Other real estate .....	4,836 88	Due depositors .....	33,714 23
Invested in stocks .....	1,900 00	Profit and loss .....	490 11
Loans and discounts .....	102,974 67		
Cash balances .....	4,466 54		
Due from banks and bankers ..	2,923 50		
Furniture, fixtures, etc. ....	2,000 00		
Other assets .....	242 75		
Total resources .....	\$134,344 34	Total liabilities .....	\$134,344 34

## FARMERS SAVINGS BANK—LAKEPORT. (Incorp. December 14, 1874.)

## JANUARY STATEMENT.

H. C. BOGGS, President.

W. A. THOMPSON, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$73,400 00
Real estate taken for debt ....	13,319 15	Profit and loss and contin-	
County warrants .....	269 50	gent fund .....	28,527 11
Loans on real estate .....	101,192 83	Due depositors .....	106,262 38
Loans on personal security, and overdrafts .....	32,718 97		
Money on hand .....	23,518 55		
Due from banks and bankers ..	16,464 49		
Furniture and fixtures .....	1,887 25		
Other assets .....	3,818 75		
Total resources .....	\$208,189 49	Total liabilities .....	\$208,189 49

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$73,400. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$73 40.

The names of the Directors, and number of shares of stock held by each, are as follows: H. C. Boggs, 581; D. V. Thompson, 4; J. B. Robinson, 7; Charles Stubbs, 100; J. W. Byrnes, 15; L. H. Boggs, 10; W. A. Thompson, 1. Total number of shares held by the Directors is 718 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake.....	\$13,319 15	\$17,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount. Loaned.	Market Value.
Lake.....	\$101,192 83	\$250,000 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Saw mill, planing mill, wagons, horses, grain, steam engines, well-boring tools, etc.....	\$3,818 75	\$5,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$73,400 00
Real estate taken for debt ....	24,287 65	Profit and loss and contin-	
County warrants.....	510 66	gent fund.....	29,654 04
Loans on real estate.....	93,132 83	Due depositors.....	101,336 09
Loans on stocks and warrants..	191 00		
Loans on personal security, and overdrafts.....	40,452 54		
Money on hand.....	15,292 66		
Due from banks and bankers..	10,007 79		
Furniture and fixtures.....	1,887 25		
Other assets.....	3,627 75		
Total resources.....	\$204,390 13	Total liabilities.....	\$204,390 13

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$73,400. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$73 40.

The names of the Directors, and number of shares of stock held by each, are as follows: H. C. Boggs, 681; D. V. Thompson, 4; J. B. Robinson, 7; J. W. Byrnes, 15; Isabella Young, 213; L. H. Boggs, 1; W. A. Thompson, 1. Total number of shares held by the Directors is 922 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake.....	\$24,287 65	\$30,000 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake.....	\$93,132 83	\$200,000 00

## AMOUNT LOANED ON STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.
Lake County warrants.....	\$526 30	\$510 60
Lakeport Agricultural Park Association stock.....	200 00	191 00
Totals .....	\$726 30	\$701 60

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Saw mill, planing mill, wagons, horses, grain, steam engine, well-boring tools, etc. ....	\$3,627 75	\$4,000 00

## BANK COMMISSIONERS' EXAMINATION. (March 1, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid up .....	\$73,400 00
Other real estate .....	13,315 15	Due depositors .....	114,368 09
Invested in stocks, bonds, and warrants .....	191 00	Interest collected .....	2,425 96
Loans and discounts .....	130,377 07	Rents, exchange, etc. ....	329 75
Cash balances .....	18,688 50	Profit and loss .....	24,123 11
Due from banks and bankers..	30,758 69		
Furniture, fixtures, etc. ....	1,887 25		
Expenses, taxes, etc. ....	801 50		
Other assets .....	3,627 75		
Total resources .....	\$214,646 91	Total liabilities .....	\$214,646 91

ANTELOPE VALLEY BANK—LANCASTER. (Incorp. August 1, 1891; opened for business, December 15, 1891.)

JANUARY STATEMENT.

JOHN F. ANDREWS, President.

E. C. ANDREWS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$824 00	Capital paid in coin.....	\$17,545 00
Loans on personal security, and overdrafts.....	6,553 25	Profit and loss and contin- gent fund.....	285 89
Money on hand.....	4,342 97	Due depositors.....	4,639 86
Due from banks and bankers..	9,306 13		
Furniture and fixtures.....	1,007 25		
Expenses .....	437 15		
Total resources.....	\$22,470 75	Total liabilities .....	\$22,470 75

The amount of capital stock is \$100,000; amount subscribed is \$40,000; amount paid in coin is \$17,545. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is 150½ shares paid up in full, 249½ shares paid \$10 per share.

The names of the Directors, and number of shares of stock held by each, are as follows: John F. Andrews, 305; James P. Ward, 10; E. C. Andrews, 49; Jacob Scherer, 10; H. B. Andrews, 1. Total number of shares held by the Directors is 375 shares.

JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$2,000 00	Capital paid in coin.....	\$18,050 00
County warrants.....	49 10	Profit and loss and contin- gent fund.....	2,550 99
Loans on real estate .....	1,000 00	Due depositors.....	11,066 84
Loans on other securities (grain, etc.).....	1,499 00	Due banks and bankers.....	2,966 77
Loans on personal security, and overdrafts.....	23,995 74		
Money on hand.....	2,384 91		
Due from banks and bankers..	1,905 21		
Expenses .....	1,800 64		
Total resources.....	\$34,634 60	Total liabilities .....	\$34,634 60

The amount of capital stock is \$100,000; amount subscribed is \$40,000; amount paid in coin is \$18,050. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is 150½ shares paid in full, 10 shares paid 50 per cent, 239½ shares paid 10 and 15 per cent.

The names of the Directors, and number of shares of stock held by each, are as follows: John F. Andrews, 258; James P. Ward, 10; Arthur Scott, 10; Jacob Scherer, 10; E. C. Andrews, 49. Total number of shares held by the Directors is 337 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$1,000 00	\$2,600 00

AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Crop mortgages.....	\$1,499 00	\$7,500 00

## BANK COMMISSIONERS' EXAMINATION. (April 16, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$800 00	Capital paid up.....	\$18,050 00
Loans and discounts.....	20,206 62	Due depositors.....	10,254 77
Cash balances.....	3,089 67	Interest collected.....	1,712 40
Due from banks and bankers..	3,388 02		
Furniture, fixtures, etc.....	1,200 00		
Expenses, taxes, etc.....	1,321 76		
Other assets.....	11 10		
Total resources .....	\$30,017 17	Total liabilities.....	\$30,017 17

## BANK OF LEMOORE. (Incorp. December 28, 1891.)

## JULY STATEMENT.

S. C. LILLIS, President.

B. O. CAVE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid in coin.....	\$50,000 00
Loans on personal security, and overdrafts.....	46,233 60	Reserve fund.....	889 12
Money on hand.....	7,597 63	Due depositors.....	16,450 85
Due from banks and bankers..	810 26	Due banks and bankers..	4,602 80
Furniture and fixtures.....	3,100 16		
Expenses.....	1,965 50		
Taxes.....	235 62		
Total resources .....	\$71,942 77	Total liabilities .....	\$71,942 77

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 750; G. E. Shore, 10; R. E. McKenna, 10; J. H. Routt, 10; B. O. Cave, 100. Total number of shares held by the Directors is 880 shares.

## BANK COMMISSIONERS' EXAMINATION. (May 17, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid up.....	\$50,000 00
Loans and discounts.....	41,545 53	Due depositors.....	18,809 90
Cash balances.....	4,491 39	Interest collected.....	379 15
Due from banks and bankers..	7,196 21	Rents, exchange, etc.....	159 66
Furniture, fixtures, etc.....	2,459 41		
Expenses, taxes, etc.....	1,656 17		
Total resources .....	\$69,348 71	Total liabilities.....	\$69,348 71

## BANK OF LIVERMORE. (Incorp. December 11, 1885.)

## JANUARY STATEMENT.

THOS. H. B. VARNEY, President.

H. H. PITCHER, Cashier.

Resources.		Liabilities.	
Real estate bought.....	\$6,194 85	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	15,641 25	Profit and loss and contin-	
County warrants.....	2,245 25	gent fund.....	24,655 35
Loans on real estate.....	179,644 58	Due depositors.....	50,957 58
Loans on stocks.....	658 00	Due banks and bankers.....	15,566 34
Loans on other securities		Due the Varney estate.....	177 889 82
(grain, etc.).....	2,831 81		
Loans on personal security,			
and overdrafts.....	148,062 23		
Money on hand.....	7,552 38		
Due from banks and bankers..	466 69		
Furniture and fixtures.....	1,046 30		
Expenses and taxes.....	4,675 75		
Total resources.....	\$369,069 09	Total liabilities.....	\$369,069 09

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: The Varney estate (T. H. B. Varney, John Taylor, H. H. Pitcher, executors), 870; H. H. Pitcher, 90; John Taylor, 10; T. H. B. Varney, 10; Henry Varney, 10; G. W. Langan, 10. Total number of shares held by the Directors is 1,000 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$21,836 10	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$173,944 58	\$320,000 00
Contra Costa.....	3,200 00	7,000 00
Placer.....	2,500 00	4,500 00
Totals.....	\$179,644 58	\$331,500 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Road and school warrants.....	\$2,245 25	\$2,245 25	\$2,245 25

## AMOUNT LOANED ON STOCKS.

Description or Class.	Amount Loaned.	Market Value.
Sunol Land and Improvement Co. stock.....	\$658 00	\$1,400 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Hay on warehouse receipts .....	\$2,881 81	\$3,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$16,096 85	Capital paid in coin.....	\$100,000 00
Real estate bought.....	6,194 85	Profit and loss and contingent	
Loans on real estate.....	143,758 82	fund.....	6,917 18
Loans on warrants.....	1,125 03	Due depositors.....	49,971 83
Loans on personal security,		Due the Varney estate.....	191,831 81
and overdrafts.....	162,401 29		
Money on hand.....	7,959 53		
Due from banks and bankers..	6,970 29		
Furniture and fixtures.....	1,046 30		
Expenses.....	3,167 81		
Total resources.....	\$348,720 82	Total liabilities.....	\$348,720 82

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. H. B. Varney, John Taylor, H. H. Pitcher, executors of the estate of Thomas Varney, deceased, 800; H. H. Pitcher, 100; H. B. Varney, 70; John Taylor, 10; T. H. B. Varney, 10; G. W. Langan, 10. Total number of shares held by the Directors is 1,000 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda .....	\$22,291 70	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$143,758 82	\$280,000 00
Contra Costa.....	3,200 00	7,000 00
Placer .....	2,500 00	4,500 00
Totals.....	\$149,458 82	\$291,500 00

## AMOUNT LOANED ON WARRANTS.

Description or Class.	Amount Loaned.	Market Value.
School and road warrants.....	\$1,125 08	\$1,125 08



## BANK COMMISSIONERS' EXAMINATION. (November 13, 1891.)

Resources.		Liabilities.	
Real estate .....	\$21,164 90	Capital paid up .....	\$100,000 00
Invested in stocks, bonds, and warrants .....	3,271 35	Due depositors .....	56,970 17
Loans and discounts .....	323,484 32	Due banks and bankers .....	5,632 02
Cash balances .....	6,519 75	Interest collected .....	19,903 01
Due from banks and bankers .....	247 03	Rents, exchange, etc. ....	558 34
Furniture, fixtures, etc. ....	1,046 30	Profit and loss .....	668 13
Expenses, taxes, etc. ....	3,387 84	Due Varney estate .....	175,889 82
Total resources .....	\$359,121 49	Total liabilities .....	\$359,121 49

## BANK OF LODI. (Incorp. June 7, 1888.)

## JANUARY STATEMENT.

B. F. LANGFORD, President.

FRANCIS COGSWELL, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$9,975 00	Capital paid in coin .....	\$20,000 00
Loans on other securities (grain, etc.) .....	4,449 12	Profit and loss and contingent fund .....	3,637 57
Loans on personal security, and overdrafts .....	55,226 54	Due depositors .....	77,412 44
Money on hand .....	11,002 06	Dividends unpaid .....	120 00
Due from banks and bankers .....	19,317 29		
Furniture and fixtures .....	1,200 00		
Total resources .....	\$101,170 01	Total liabilities .....	\$101,170 01

The amount of capital stock is \$100,000; amount subscribed is \$40,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Langford, 20; J. M. Fowler, 5; John Tretheway, Jr., 20; W. C. Green, 2; Francis Cogswell, 173. Total number of shares held by the Directors is 220 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$8,275 00	\$28,450 00
Calaveras .....	1,700 00	6,500 00
Totals .....	\$9,975 00	\$34,950 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$4,449 12	\$6,200 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$14,025 00	Capital paid in coin .....	\$20,000 00
Loans on other securities (grain, etc.) .....	2,926 10	Profit and loss and contin- gent fund .....	4,697 42
Loans on personal security, and overdrafts .....	63,630 40	Due depositors .....	69,107 76
Money on hand .....	7,467 09	Due banks and bankers .....	225 03
Due from banks and bankers ..	2,932 63	Dividends unpaid .....	67 50
Furniture and fixtures .....	1,200 00		
Expenses .....	1,916 49		
Total resources .....	\$94,097 71	Total liabilities .....	\$94,097 71

The amount of capital stock is \$100,000; amount subscribed is \$40,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Langford, 20; J. M. Fowler, 5; John Tretheway, Jr., 20; W. C. Green, 2; C. T. Elliott, 2; C. M. Ferdun, 2; Francis Cogswell, 171. Total number of shares held by the Directors is 222 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Calaveras .....	\$1,700 00	\$6,200 00
Sacramento .....	5,000 00	50,000 00
San Joaquin .....	7,325 00	29,000 00
Totals .....	\$14,025 00	\$85,200 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$2,926 10	\$4,000 00

## BANK COMMISSIONERS' EXAMINATION. (June 16, 1892.)

Resources.		Liabilities.	
Loans and discounts .....	\$80,095 79	Capital paid up .....	\$20,000 00
Cash balances .....	3,335 20	Due depositors .....	65,963 74
Due from banks and bankers ..	3,928 00	Due banks and bankers .....	504 37
Furniture, fixtures, etc. ....	1,200 00	Interest collected .....	4,139 58
Expenses, taxes, etc. ....	1,864 20	Rents, exchange, etc. ....	461 55
Other assets .....	713 55	Dividends unpaid .....	67 50
Total resources ..	\$91,136 74	Total liabilities .....	\$91,186 74

## BANK OF LOMPOC. (Incorp. May 20, 1890.)

## JANUARY STATEMENT.

GEORGE ROBERTS, President.

J. KLEIN, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$10,817 00	Capital paid in coin .....	\$25,000 00
Loans on other securities (grain, etc.) .....	59,055 51	Profit and loss and contin- gent fund .....	3,038 13
Loans on personal security, and overdrafts .....	6,269 05	Due depositors .....	64,167 39
Money on hand .....	13,650 37	Due banks and bankers .....	645 73
Due from banks and bankers ..	2,459 32		
Furniture and fixtures .....	500 00		
Expenses .....	100 00		
Total resources .....	\$92,851 25	Total liabilities .....	\$92,851 25

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Isidore Weill, 203; George Roberts, 192; R. E. Jack, 10; Henry Brunner, 10; James Sloan, 5; J. B. Dean, 5; V. Scarroni, 5. Total number of shares held by the Directors is 430 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara .....	\$10,817 00	\$55,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Beans .....	\$1,029 32	\$2,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$13,617 90	Capital paid in coin .....	\$25,000 00
Loans on personal security, and overdrafts .....	64,502 98	Profit and loss and contin- gent fund .....	5,360 07
Money on hand .....	5,627 14	Due depositors .....	51,187 52
Due from banks and bankers ..	2,363 17	Due banks and bankers .....	3,789 70
Furniture and fixtures .....	196 10	Dividends unpaid .....	1,020 00
Expenses .....	50 00		
Total resources .....	\$86,357 29	Total liabilities .....	\$86,357 29

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. Roberts, 195; I. Weill, 205; J. Sloan, 5; R. Sudden, 10; J. B. Dean, 5; V. Scarroni, 5; R. E. Jack, 10; Henry Brunner, 10; H. N. Ryan, 10. Total number of shares held by the Directors is 455 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
-----	\$13,617 90	\$60,000 00

## BANK COMMISSIONERS' EXAMINATION. (September 19, 1891.)

Resources.		Liabilities.	
Loans and discounts.....	\$71,759 82	Capital paid up.....	\$25,000 00
Cash balances.....	1,713 78	Due depositors.....	59,006 57
Due from banks and bankers..	11,513 71	Rents, exchange, etc. ....	144 50
Furniture, fixtures, etc.....	637 18	Profit and loss .....	2,271 66
Expenses, taxes, etc.....	798 24		
Total resources .....	\$86,422 73	Total liabilities .....	\$86,422 73

BANK OF AMERICA—LOS ANGELES (being, until December 2, 1891, known as the Los Angeles County Bank.) (Incorp. May 12, 1874.)

## JANUARY STATEMENT.

JOHN E. PLATER, President.

GEORGE H. STEWART, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$6,893 12	Capital paid in coin.....	\$224,700 00
Loans on real estate .....	298,135 73	Profit and loss and contingent fund .....	10,000 00
Loans on stocks.....	51,265 00	Due depositors.....	611,396 15
Loans on other securities (grain, etc.).....	14,048 63	Dividends unpaid.....	29,826 02
Loans on personal security, and overdrafts.....	207,117 69		
Money on hand.....	240,498 93		
Due from banks and bankers..	57,463 07		
Furniture and fixtures.....	500 00		
Total resources .....	\$875,922 17	Total liabilities .....	\$875,922 17

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$224,700. The total number of shares of stock issued is 2,247 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John E. Plater, 500; R. S. Baker, 150; Jotham Bixby, 100; Lewellyn Bixby, 32; L. T. Garnsey, 10; Charles Forman, 10; George H. Stewart, 10. Total number of shares held by the Directors is 812 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$6,893 12	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$168,785 73	\$300,000 00
Orange .....	43,000 00	75,000 00
San Bernardino .....	86,350 00	125,000 00
Totals .....	\$298,135 73	\$500,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Stock of Abstract Title Insurance Co. of Los Angeles, Alamitos Land Co., Azusa Land and Water Co., Bank of America, Empire Steam Laundry, Etiwanda Water Co., Farmers and Merchants Bank of Los Angeles, Providencia Land, Water, and Development Co., Raymond Improvement Co., Redondo Land Co., San Antonio Water Co., San Gabriel Valley Bank, Simi Land and Water Co., Marengo Water Co. ....	\$248,700 00	\$51,265 00	\$136,710 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain, merchandise, etc. ....	\$14,048 63	\$15,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$27,088 07	Capital paid in coin .....	\$300,000 00
Loans on real estate .....	324,775 78	Profit and loss and contin-	
Loans on stocks .....	51,631 66	gent fund .....	19,000 00
Loans on other securities		Due depositors .....	629,241 07
(grain, etc.) .....	15,240 00	Dividends unpaid .....	39 34
Loans on personal security,			
and overdrafts .....	220,574 78		
Money on hand .....	192,337 42		
Due from banks and bankers ..	116,132 70		
Furniture and fixtures .....	500 00		
Total resources .....	\$948,280 41	Total liabilities .....	\$948,280 41

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John E. Plater, 820; R. S. Baker, 150; Charles Forman, 10; L. T. Garnsey, 10; Jotham Bixby, 100; Lewellyn Bixby, 32; George H. Stewart, 10. Total number of shares held by the Directors is 1,132 shares.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Los Angeles.....	\$7,088 07
San Bernardino.....	20,000 00
Total.....	\$27,088 07

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$220,675 78	\$350,000 00
San Bernardino.....	73,100 00	120,000 00
Orange.....	31,000 00	75,000 00
Totals.....	\$324,775 78	\$545,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Bank, land, and water company, and other corporation stocks.....	\$265,000 00	\$51,631 66	\$130,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and merchandise.....	\$15,240 00	\$19,000 00

## BANK COMMISSIONERS' EXAMINATION. (February 15, 1892.)

Resources.		Liabilities.	
Real estate.....	\$6,893 12	Capital paid up.....	\$300,000 00
Loans and discounts.....	571,132 59	Due depositors.....	601,647 05
Cash balances.....	201,041 30	Interest collected.....	3,573 72
Due from banks and bankers.....	139,178 10	Dividends unpaid.....	5,439 34
Furniture, fixtures, etc.....	500 00	Profit and loss.....	10,000 00
Expenses, taxes, etc.....	1,915 00		
Total resources.....	\$920,660 11	Total liabilities.....	\$920,660 11

## BROADWAY BANK—LOS ANGELES. (Incorp. February 2, 1891.)

## JANUARY STATEMENT.

WARREN GILLELEN, President.

H. C. VEAZIE, Assistant Cashier.

Resources.		Liabilities.	
Bank premises .....	\$25,000 00	Capital paid in coin .....	\$46,100 00
Miscellaneous bonds and stocks .....	21,140 00	Reserve fund .....	4,181 90
Loans on personal security, and overdrafts .....	33,426 56	Due depositors .....	45,888 43
Money on hand .....	8,942 20		
Due from banks and bankers ..	3,800 81		
Furniture and fixtures .....	2,177 41		
Expenses .....	1,683 35		
Total resources .....	\$96,170 33	Total liabilities .....	\$96,170 33

The amount of capital stock is \$100,000; amount subscribed is \$46,100; amount paid in coin is \$46,100. The total number of shares of stock issued is 461 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Flora Davidson, 10; Joseph Hough, 70; W. P. Gardiner, 50; M. J. Randall, 60; Geo. I. Cochran, 10; Warren Gillelen, 10; H. W. Connor, 50; George H. Bonebrake, 200; J. M. Frew, 1. Total number of shares held by the Directors is 461 shares.

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Railroad and water bonds .....	\$6,000 00	\$6,000 00	\$6,000 00
State Loan and Trust Co. stock .....	14,140 00	14,140 00	14,140 00
Savings Bank of Southern California stock .....	1,000 00	1,000 00	1,000 00
Totals .....	\$21,140 00	\$21,140 00	\$21,140 00

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks .....	\$23,312 50	Capital paid in coin .....	\$41,100 00
Loans on personal security, and overdrafts .....	34,834 74	Reserve fund .....	1,125 00
Money on hand .....	5,987 07	Profit and loss and contingent fund .....	2,254 52
Due from banks and bankers ..	1,113 57	Due depositors .....	24,270 34
Furniture and fixtures .....	2,189 91		
Expenses .....	1,312 07		
Total resources .....	\$68,749 86	Total liabilities .....	\$68,749 86

The amount of capital stock is \$100,000; amount subscribed is \$41,100; amount paid in coin is \$41,100. The total number of shares of stock issued is 411 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. H. Bonebrake, 200; Geo. I. Cochran, 10; W. P. Gardiner, 50; J. R. Hough, 70; F. L. Forrester, 1; J. M. Frew, 1; Warren Gillelen, 9. Total number of shares held by the Directors is 341 shares.

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.
Railroad bonds and Water Co. bonds .....	\$6,000 00
State Loan and Trust Co. stock .....	16,312 50
Savings Bank of Southern California stock .....	1,000 00
Total .....	\$23,312 50

## BANK COMMISSIONERS' EXAMINATION. (April 20, 1892.)

Resources.		Liabilities.	
Invested in stocks and bonds.	\$23,340 00	Capital paid up.....	\$41,100 00
Loans and discounts.....	33,676 71	Reserve fund.....	1,125 00
Cash balances.....	7,280 95	Due depositors.....	24,586 76
Due from banks and bankers ..	641 83	Interest collected .....	788 08
Furniture, fixtures, etc.....	2,177 41	Rents, exchange, etc.....	299 81
Expenses, taxes, etc.....	782 75		
Total resources .....	\$67,899 65	Total liabilities .....	\$67,899 65

## CALIFORNIA BANK—LOS ANGELES. (Incorp. August 8, 1887.)

## JANUARY STATEMENT.

J. FRANKENFIELD, Vice-President.

T. J. WELDON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$125,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	4,570 00	Reserve fund .....	20,000 00
Loans on real estate .....	58,161 00	Profit and loss and contingent	
Loans on stocks and bonds .....	96,885 00	fund .....	20,744 53
Loans on other securities		Due depositors.....	303,554 51
(grain, etc.).....	7,464 00	Due banks and bankers.....	131 55
Loans on personal security,			
and overdrafts .....	142,317 47		
Money on hand .....	193,253 65		
Furniture and fixtures.....	8,502 00		
Expenses and taxes.....	8,027 47		
Other assets(suspense account)	250 00		
Total resources .....	\$644,430 59	Total liabilities .....	\$644,430 59

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Frankenfield, 100; E. W. Jones, 50; G. W. Hughes, 218; Hervey Lindley, 50; James C. Kays, 100; Sam Lewis, 100; H. C. Witmer, 10. Total number of shares held by the Directors is 628 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$4,570 00	\$4,570 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$37,193 75	\$55,000 00
San Bernardino.....	7,000 00	10,000 00
Ventura .....	1,457 00	1,457 00
San Diego .....	12,510 25	12,510 25
Totals .....	\$58,161 00	\$78,967 25

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Sundry stocks and bonds.....	\$165,000 00	\$96,885 00	\$165,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$7,464 00	\$9,900 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$125,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt .....	4,000 00	Reserve fund .....	20,000 00
Loans on real estate .....	61,283 00	Profit and loss and contingent	
Loans on stocks and bonds.....	122,235 00	fund .....	18,529 29
Loans on other securities		Due depositors.....	268,376 14
(grain, etc.).....	1,541 00		
Loans on personal security,			
and overdrafts.....	127,708 29		
Money on hand.....	85,123 75		
Due from banks and bankers..	63,547 68		
Furniture and fixtures.....	8,622 00		
Expenses .....	7,066 22		
Taxes.....	411 82		
Other assets .....	366 67		
Total resources .....	\$606,905 43	Total liabilities .....	\$606,905 43

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Frankenfield, 100; Sam Lewis, 100; Geo. W. Hughes, 218; Jas. C. Kays, 100; E. W. Jones, 50; I. B. Newton, 75; Hervey Lindley, 50. Total number of shares held by the Directors is 693 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$4,000 00	\$4,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino .....	\$4,462 00	\$5,700 00
San Diego .....	3,210 00	5,500 00
Ventura .....	1,457 00	3,000 00
Los Angeles .....	52,154 00	96,500 00
Totals .....	\$61,283 00	\$110,700 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Sundry stocks and bonds .....	\$325,000 00	\$122,235 00	\$245,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$1,541 00	\$1,900 00

## BANK COMMISSIONERS' EXAMINATION. (April 20, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$125,000 00	Capital paid up .....	\$300,000 00
Other real estate .....	4,000 00	Reserve fund .....	20,000 00
Loans and discounts .....	343,970 38	Due depositors .....	312,179 54
Cash balances .....	98,446 60	Interest collected .....	6,634 04
Due from banks and bankers ..	60,574 88	Rents, exchange, etc. ....	2,229 80
Furniture, fixtures, etc. ....	8,622 00	Profit and loss .....	3,744 84
Expenses, taxes, etc. ....	3,924 36		
Other assets .....	250 00		
Total resources .....	\$644,788 22	Total liabilities .....	\$644,788 22



## CITIZENS BANK OF LOS ANGELES. (Incorp. October 6, 1890.)

## JANUARY STATEMENT.

T. S. C. LOWE, President.

F. D. HALL, Assistant Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$80,000 00	Capital paid in coin.....	\$123,200 00
Loans on real estate.....	16,800 00	Reserve fund.....	7,000 00
Loans on stocks, bonds, and warrants.....	40,910 00	Profit and loss and contingent fund.....	682 16
Loans on personal security, and overdrafts.....	37,895 17	Due depositors.....	95,172 63
Money on hand.....	27,339 13		
Due from banks and bankers.....	22,410 49		
Furniture and fixtures.....	700 00		
Total resources.....	\$226,054 79	Total liabilities.....	\$226,054 79

The amount of capital stock is \$200,000; amount subscribed is \$123,200; amount paid in coin is \$123,200. The total number of shares of stock issued is 1,232 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. C. Lowe, 622; T. W. Brotherton, 123; C. T. Cronin, 50; Robert Hale, 10; T. D. Stimson, 50; Jabez Percival, 30; L. W. Blinn, 10. Total number of shares held by the Directors is 895 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$11,300 00	\$20,000 00
San Bernardino.....	5,500 00	10,000 00
Totals.....	\$16,800 00	\$30,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Los Angeles Lighting Co. first mortgage bonds.....	\$32,500 00	\$32,500 00	\$32,500 00
Pasadena Gas and Electric Co. first mortgage bonds.....	20,000 00	20,000 00	20,000 00
Colorado Springs Gas and Electric Co. first mortgage bonds.....	22,500 00	22,500 00	22,500 00
Citizens Ice Co. first mortgage bonds.....	5,000 00	5,000 00	5,000 00
Totals.....	\$80,000 00	\$80,000 00	\$80,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Miscellaneous stocks, bonds, and warrants....	\$57,000 00	\$40,910 00	\$50,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$57,000 00	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	13,100 00	Reserve fund.....	6,000 00
Loans on stocks and bonds...	70,610 00	Profit and loss and contin-	
Loans on personal security...	41,835 18	gent fund.....	381 66
Money on hand.....	22,437 48	Due depositors.....	120,049 76
Due from banks and bankers...	20,848 76		
Furniture and fixtures.....	600 00		
Total resources.....	\$226,431 42	Total liabilities.....	\$226,431 42

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. C. Lowe, 373; T. D. Stimson, 240; T. W. Brotherton, 103; Jabez Percival, 30; Robert Hale, 30; L. W. Blinn, 20; C. F. Cronin, 5. Total number of shares held by the Directors is 801 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$5,500 00	\$10,000 00
Los Angeles.....	7,600 00	15,000 00
Totals.....	\$13,100 00	\$25,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Los Angeles Lighting Co. bonds.....	\$32,000 00	\$32,000 00	\$32,000 00
Pasadena Gas and Electric Co. bonds.....	20,000 00	20,000 00	20,000 00
Citizens Ice Co. first mortgage bonds.....	5,000 00	5,000 00	5,000 00
Totals.....	\$57,000 00	\$57,000 00	\$57,000 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous bonds, stocks, etc.....	\$85,000 00	\$70,610 00	\$85,000 00

## BANK COMMISSIONERS' EXAMINATION. (February 12, 1892.)

Resources.		Liabilities.	
Invested in bonds.....	\$60,000 00	Capital paid up.....	\$100,000 00
Loans and discounts.....	90,838 13	Reserve fund.....	7,000 00
Cash balances.....	17,171 64	Due depositors.....	94,525 00
Due from banks and bankers...	33,113 78	Profit and loss.....	1,828 83
Furniture, fixtures, etc.....	745 35		
Expenses, taxes, etc.....	1,484 93		
Total resources.....	\$203,353 83	Total liabilities.....	\$203,353 83

## CITY BANK—LOS ANGELES. (Incorp. July 18, 1889.)

## JANUARY STATEMENT.

A. D. CHILDRESS, President.

LE GRAND BETTS, Secretary.

Resources.		Liabilities.	
Miscellaneous bonds and stocks .....	\$3,500 00	Capital paid in coin .....	\$100,000 00
Loans on personal security, and overdrafts .....	205,537 85	Profit and loss and contingent fund .....	5,569 73
Money on hand .....	45,714 63	Due depositors .....	157,271 08
Due from banks and bankers ..	5,208 48	Due banks and bankers .....	8,539 41
Furniture and fixtures .....	11,419 26		
Total resources .....	\$271,380 22	Total liabilities .....	\$271,380 22

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. T. and A. D. Childress, 273; John S. Park, 10; J. J. Schallert, 110; R. G. Lunt, 10; Poindexter Dunn, 10; E. E. Crandall, 10. Total number of shares held by the Directors is 423 shares.

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Abstract and Title Insurance Co. stock .....	\$2,500 00	\$2,500 00	\$2,500 00
Board of Trade bonds .....	1,000 00	2,500 00	1,000 00
Totals .....	\$3,500 00	\$5,000 00	\$3,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks .....	\$3,617 30	Capital paid in coin .....	\$100,000 00
Loans on personal security, and overdrafts .....	227,095 03	Profit and loss and contingent fund .....	14,136 31
Money on hand .....	49,990 52	Due depositors .....	192,354 03
Due from banks and bankers ..	6,538 76		
Furniture and fixtures, and safe deposit vault .....	11,419 26		
Expenses .....	7,829 47		
Total resources .....	\$306,490 34	Total liabilities .....	\$306,490 34

The amount of capital stock is \$300,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. T. and A. D. Childress, 253; R. G. Lunt, 10; E. E. Crandall, 10; Poindexter Dunn, 10; J. J. Schallert, 110; John S. Park, 10. Total number of shares held by the Directors is 403 shares.

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.
Abstract and Title Insurance Co. stock .....	\$2,500 00
Board of Trade bonds .....	1,117 30
Total .....	\$3,617 30

## BANK COMMISSIONERS' EXAMINATION. (February 19, 1892.)

Resources.		Liabilities.	
Invested in stocks and bonds..	\$3,500 00	Capital paid up.....	\$100,000 00
Loans and discounts.....	202,617 01	Due depositors.....	157,564 61
Cash balances.....	15,959 17	Interest collected.....	1,282 58
Due from banks and bankers..	25,515 18	Profit and loss.....	2,069 73
Furniture, fixtures, etc.....	11,419 26	Other liabilities.....	282 24
Expenses, taxes, etc.....	2,188 54		
Total resources .....	\$261,199 16	Total liabilities .....	\$261,199 16

## EAST SIDE BANK—LOS ANGELES. (Incorp. November 6, 1886.)

## JANUARY STATEMENT.

WILLIAM J. WASHBURN, President.

M. D. CHAMBERLIN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$5,115 95	Capital paid in coin .....	\$67,890 00
Miscellaneous bonds and stocks .....	13,115 11	Due depositors.....	33,609 15
Loans on real estate .....	9,503 28	Due banks and bankers.....	2,500 00
Loans on stocks .....	1,825 06		
Loans on other securities (grain, etc.).....	2,942 30		
Loans on personal security, and overdrafts .....	58,360 58		
Money on hand.....	7,523 95		
Due from banks and bankers..	2,474 96		
Furniture and fixtures.....	2,180 67		
Expenses .....	957 29		
Total resources .....	\$103,999 15	Total liabilities .....	\$103,999 15

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$67,890. The total number of shares of stock issued is 782\* shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Newton, 25; J. F. Towell, 20; George Butler Griffin, 20; L. Snodgrass, 20; Thomas Meredith, 20; E. T. Shoemaker, 5; William J. Washburn, 193. Total number of shares held by the Directors is 303 shares.

\*218 shares in treasury of East Side Bank.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost of Books.	Market Value.
Los Angeles .....	\$5,115 95	\$5,115 95

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$2,450 00	\$3,200 00
Los Angeles .....	7,053 28	12,500 00
Totals .....	\$9,503 28	\$15,700 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Amount Invested.	Market Value.
218 shares East Side Bank stock .....	\$2,372 75	\$9,810 00
\$10,000 West Fallbrook School District bonds .....	10,742 36	10,742 36
Totals .....	\$13,115 11	\$20,552 36

## AMOUNT LOANED ON STOCKS.

Description or Class.	Amount Loaned.	Market Value.
80 shares East Side Bank stock .....	\$1,825 06	\$10,370 00
617 shares Semi-Tropic Land and Water Co. stock .....		
10 shares Redlands, Lugonia, and Craiton Land and Water Co. stock .....		

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Mortgages .....	\$2,942 30	\$4,700 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$3,225 30	Capital paid in coin .....	\$25,000 00
Miscellaneous bonds .....	10,742 36	Profit and loss and contingent fund .....	161 92
Loans on real estate .....	10,990 08	Due depositors .....	38,152 02
Loans on stocks .....	1,569 37		
Loans on personal security, and overdrafts .....	21,529 87		
Money on hand .....	8,623 22		
Due from banks and bankers .....	4,633 74		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$63,313 94	Total liabilities .....	\$63,313 94



The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Newton, 8; Thomas Meredith,  $6\frac{4}{10}$ ; G. B. Griffin,  $6\frac{4}{10}$ ; L. Snodgrass,  $6\frac{4}{10}$ ; E. T. Shoemaker,  $1\frac{6}{10}$ ; W. J. Washburn,  $33\frac{2}{10}$ . Total number of shares held by the Directors is 62 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$3,225 30	\$3,225 30

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$2,450 00	\$3,200 00
Los Angeles.....	8,540 08	-----
Totals.....	\$10,990 08	-----

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
\$10,000 West Fallbrook school bonds .....	\$10,000 00	\$10,742 36	\$10,742 36

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
50 shares Semi-Tropic Land and Water Co. stock .....	\$5,000 00	\$1,569 37	{ \$1,000 00 2,560 00
25 $\frac{6}{10}$ shares East Side Bank stock .....	2,560 00		
Totals .....	\$7,560 00	\$1,569 37	\$3,560 00

## BANK COMMISSIONERS' EXAMINATION. (February 20, 1892.)

Resources.		Liabilities.	
Real estate.....	\$5,115 95	Capital paid up.....	\$67,890 00
Invested in stocks, bonds, and warrants.....	13,115 11	Due depositors.....	37,582 02
Loans and discounts.....	71,221 32	Due banks and bankers.....	2,500 00
Cash balances.....	8,679 44	Interest collected.....	55 88
Due from banks and bankers..	6,234 26		
Furniture, fixtures, etc.....	2,180 67		
Expenses, taxes, etc.....	1,481 15		
Total resources .....	\$108,027 90	Total liabilities.....	\$108,027 90

**FARMERS AND MERCHANTS BANK OF LOS ANGELES.**  
(Incorp. February 12, 1871.)

**JANUARY STATEMENT.**

ISAIAS W. HELLMAN, President.

JOHN MILLNER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt .....	\$13,566 93	Capital paid in coin .....	\$500,000 00
United States bonds .....	29,715 00	Reserve fund .....	600,000 00
Miscellaneous bonds and stocks .....	241,972 50	Profit and loss and contin- gent fund .....	149,211 52
County warrants .....	3,541 14	Due depositors .....	2,137,473 96
Loans on real estate .....	700,250 00	Dividends unpaid .....	1,200 00
Loans on stocks and bonds .....	227,425 00		
Loans on other securities (grain, etc.) .....	38,805 00		
Loans on personal security, and overdrafts .....	1,095,874 84		
Money on hand .....	341,146 00		
Due from banks and bankers .....	688,839 07		
Furniture and fixtures .....	6,750 00		
Total resources .....	\$3,387,885 48	Total liabilities .....	\$3,387,885 48

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 195; Jas. B. Lankershim, 27; C. Ducommun, 25; H. W. Hellman, 21; T. L. Duque, 11; Emeline Childs, 10; C. E. Thom, 10; A. Glassell, 10; W. H. Perry, 10. Total number of shares held by the Directors is 319 shares.

**REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.**

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$2,000 00	} \$30,000 00
Orange .....	1,000 00	
Los Angeles .....	10,566 93	
Totals .....	\$13,566 93	\$30,000 00

**LOANS ON REAL ESTATE BY COUNTIES.**

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$700,250 00	\$1,500,000 00

**AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.**

Description or Class.	Amount Invested.	Market Value.
United States bonds, and other bonds and stocks .....	\$271,687 50	\$280,000 00
County and city warrants .....	3,541 14	3,600 00
Totals .....	\$275,228 64	\$283,600 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.	Market Value.
Sundry stocks and bonds. ....	\$227,425 00	\$400,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley, baking powder, etc. ....	\$38,805 00	\$70,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ....	\$19,124 43	Capital paid in coin .....	\$500,000 00
United States bonds .....	68,556 00	Reserve fund .....	600,000 00
Miscellaneous bonds and stocks .....	322,927 50	Profit and loss and contin- gent fund .....	179,645 51
County warrants .....	5,466 44	Due depositors .....	2,166,769 89
Loans on real estate .....	696,000 00	Dividends unpaid .....	1,200 00
Loans on stocks and bonds ...	289,300 00		
Loans on other securities (grain, etc.) .....	3,200 00		
Loans on personal security, and overdrafts .....	932,547 02		
Money on hand .....	373,955 27		
Due from banks and bankers ..	730,288 75		
Furniture and fixtures .....	6,250 60		
Total resources .....	\$3,447,615 40	Total liabilities .....	\$3,447,615 40

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 191; James B. Lankershim, 27; C. Ducommun, 25; H. W. Hellman, 20; Ozro W. Childs, 17; T. L. Duque, 11; C. E. Thom, 10; A. Glassell, 10; W. H. Perry, 15. Total number of shares held by the Directors is 326 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$100 00	\$25,000 00
Orange .....	2,900 00	
Los Angeles .....	16,124 43	
Totals .....	\$19,124 43	\$25,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$656,000 00	} \$1,000,000 00
San Diego .....	40,000 00	
Totals .....	\$696,000 00	\$1,000,000 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$59,100 00	\$68,556 00	\$68,851 50
Sundry stocks and bonds .....		322,927 50	330,000 00
Sundry State, county, and United States war- rants .....	5,466 44	5,466 44	5,466 44
Totals .....		\$396,949 94	\$404,317 94

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.	Market Value.
Sundry bonds and stocks .....	\$289,300 00	\$325,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain and merchandise .....	\$3,200 00	\$6,000 00

## BANK COMMISSIONERS' EXAMINATION. (February 16, 1892.)

Resources.		Liabilities.	
Real estate .....	\$13,630 68	Capital paid up .....	\$500,000 00
Invested in stocks, bonds, and warrants .....	294,918 59	Reserve fund .....	600,000 00
Loans and discounts .....	2,184,962 90	Due depositors .....	2,026,582 69
Cash balances .....	379,606 78	Due banks and bankers .....	120 28
Due from banks and bankers .....	397,708 90	Interest collected .....	25,401 64
Furniture, fixtures, etc. ....	6,750 00	Rents, exchange, etc. ....	1,457 69
Expenses, taxes, etc. ....	4,445 97	Profit and loss .....	128,461 52
Total resources .....	\$3,282,023 82	Total liabilities .....	\$3,282,023 82

STATE LOAN AND TRUST COMPANY OF LOS ANGELES.  
(Incorp. January 28, 1889.)

## JANUARY STATEMENT.

GEO. H. BONEBRAKE, President.

JAMES F. TOWELL, Secretary.

Resources.		Liabilities.	
Real estate taken for debt .....	\$20,597 15	Capital paid in coin .....	\$675,419 00
Miscellaneous bonds and stocks .....	35,283 00	Profit and loss and contingent fund .....	8,008 62
Loans on real estate .....	536,072 67	Due depositors .....	489,513 78
Loans on stocks and bonds .....	193,109 92		
Loans on other securities (grain, etc.) .....	23,935 00		
Loans on personal security, and overdrafts .....	107,712 80		
Money on hand .....	186,054 53		
Due from banks and bankers .....	55,264 66		
Furniture and fixtures .....	9,400 00		
Taxes .....	5,511 67		
Total resources .....	\$1,172,941 40	Total liabilities .....	\$1,172,941 40

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$675,419. The total number of shares of stock issued is 10,000 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: John Bryson, Sr., 1,506; W. G. Cochran, 80; W. H. Perry, 300; H. J. Woolacott, 150; Jas. F. Towell, 100; Geo. H. Bonebrake, 987; A. A. Hubbard, 50; Wm. H. Crocker, 100; P. M. Green, 50; O. T. Johnson, 210. Total number of shares held by the Directors is 3,533 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$20,597 15	\$22,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$397,257 67	\$1,418,970 00
San Bernardino .....	67,540 00	205,750 00
San Diego .....	54,000 00	163,450 00
Orange .....	11,090 00	35,330 00
Ventura .....	5,000 00	25,000 00
Fresno .....	1,185 00	4,700 00
Totals .....	\$536,072 67	\$1,853,200 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Miscellaneous stocks and bonds .....	\$42,300 00	\$35,283 00	\$38,540 00



## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds.....	\$422,500 00	\$193,109 92	\$246,300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts .....	\$23,935 00	\$32,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$33,552 45	Capital paid in coin.....	\$700,000 00
Miscellaneous bonds and stocks.....	35,655 00	Profit and loss and contingent fund .....	28,654 89
Loans on real estate.....	531,075 53	Due depositors.....	460,769 49
Loans on stocks and bonds.....	297,681 30		
Loans on other securities (grain, etc.).....	2,000 00		
Loans on personal security, and overdrafts.....	120,550 60		
Money on hand.....	62,661 63		
Due from banks and bankers..	79,310 23		
Furniture and fixtures.....	9,400 00		
Expenses .....	8,843 56		
Taxes.....	8,694 08		
Total resources .....	\$1,189,424 38	Total liabilities .....	\$1,189,424 38

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$700,000. The total number of shares of stock issued is 10,000 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. H. Bonebrake, 419; John Bryson, Sr., 1,804; O. T. Johnson, 734; W. P. Gardiner, 10; J. F. Towell, 160; H. J. Woolacott, 107; P. M. Green, 32; Wm. H. Crocker, 67; A. A. Hubbard, 80; W. G. Cochran, 45; W. H. Perry, 300. Total number of shares held by the Directors is 3,758 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$22,234 35	\$25,000 00
San Bernardino.....	11,318 10	12,000 00
Totals .....	\$33,552 45	\$37,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$378,712 33	\$1,311,475 00
San Bernardino .....	67,888 20	215,325 00
San Diego .....	64,200 00	197,000 00
Orange .....	14,090 00	43,500 00
Ventura .....	5,000 00	25,000 00
Fresno .....	1,185 00	4,700 00
Totals .....	\$531,075 53	\$1,797,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Miscellaneous stocks and bonds .....	\$63,100 00	\$35,655 00	\$39,950 00

AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds .....	\$758,890 00	\$297,681 30	\$593,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
9,700 sacks barley .....	\$2,000 00	\$8,730 00

BANK COMMISSIONERS' EXAMINATION. (February 18, 1892.)

Resources.		Liabilities.	
Real estate .....	\$30,678 65	Capital paid up .....	\$683,506 00
Invested in stocks, bonds, and warrants .....	34,233 00	Due depositors .....	383,815 05
Loans and discounts .....	857,358 20	Due banks and bankers .....	15,324 68
Cash balances .....	73,119 93	Interest collected .....	8,273 43
Due from banks and bankers .....	78,777 10	Dividends unpaid .....	494 04
Furniture, fixtures, etc. ....	6,900 00		
Expenses, taxes, etc. ....	10,346 32		
Total resources .....	\$1,091,413 20	Total liabilities .....	\$1,091,413 20

## UNIVERSITY BANK OF LOS ANGELES. (Incorp. March 23, 1887.)

## JANUARY STATEMENT.

R. M. WIDNEY, President.

GEORGE L. ARNOLD, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$28,900 00	Capital paid in coin.....	\$100,000 00
Loans on real estate .....	67,887 88	Reserve fund .....	40,000 00
Loans on stocks.....	15,298 00	Profit and loss and contingent	
Loans on other securities		fund .....	24,548 75
(grain, etc.).....	125,961 42	Due depositors.....	142,819 58
Loans on personal security,			
and overdrafts .....	15,119 07		
Money on hand.....	25,520 77		
Due from banks and bankers..	25,719 71		
Furniture and fixtures.....	2,843 52		
Taxes.....	117 96		
Total resources.....	\$307,368 33	Total liabilities.....	\$307,368 33

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Widney, 200; S. W. Little, 185; D. O. Miltimore, 100; C. M. Wells, 40; John McArthur, 50; C. A. Warner, 10; L. J. P. Morrill, 10. Total number of shares held by the Directors is 595 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$67,887 88	\$200,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Rialto Irrigation District bonds .....	\$2,500 00	\$1,875 00	\$2,250 00
Vineland Irrigation District bonds .....	3,900 00	3,510 00	4,290 00
Poso Irrigation District bonds.....	22,560 00	11,475 00	20,250 00
Totals.....	\$28,900 00	\$16,860 00	\$26,790 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
University Bank stock .....	\$8,500 00	\$5,800 00	\$12,750 00
Hesperia Land and Water Co. stock.....	15,000 00	9,498 00	20,000 00
Totals.....	\$23,500 00	\$15,298 00	\$32,750 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Loaned on call and on 30, 60, and 90 days' two and three-named paper ....	\$141,080 49

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$5,240 60	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	4,627 31	Reserve fund.....	60,000 00
Loans on real estate.....	44,174 37	Profit and loss and contin-	
Loans on personal security,		gent fund.....	14,905 53
and overdrafts.....	190,645 30	Due depositors.....	152,777 22
Money on hand.....	29,584 25		
Due from banks and bankers.....	43,483 97		
Furniture and fixtures.....	2,843 52		
Expenses and taxes.....	6,398 76		
Other assets.....	684 67		
Total resources.....	\$327,682 75	Total liabilities.....	\$327,682 75

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Widney, 234; S. W. Little, 271; D. O. Miltimore, 100; John McArthur, 50; C. M. Wells, 40; C. H. Warner, 10; L. J. P. Morrill, 10. Total number of shares held by the Directors is 715 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$9,867 91	\$20,400 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$2,500 00	\$5,000 00
Kern.....	14,000 00	28,000 00
Los Angeles.....	27,674 37	60,000 00
Totals.....	\$44,174 37	\$93,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Amount loaned on two and three-named paper.....	\$169,324 70
Amount loaned on personal security, and overdrafts.....	21,320 60
Total.....	\$190,645 30

## BANK COMMISSIONERS' EXAMINATION. (February 18, 1892.)

Resources.		Liabilities.	
Loans and discounts .....	\$266,751 49	Capital paid up .....	\$100,000 00
Cash balances .....	21,855 02	Reserve fund .....	40,000 00
Due from banks and bankers ..	19,601 62	Due depositors .....	141,466 85
Furniture, fixtures, etc. ....	2,843 52	Due banks and bankers .....	3,839 99
Expenses, taxes, etc. ....	1,749 29	Interest collected .....	2,945 35
		Dividends unpaid .....	24,548 75
Total resources .....	\$312,800 94	Total liabilities .....	\$312,800 94

## BANK OF LOS GATOS. (Incorp. November 9, 1883.)

## JANUARY STATEMENT.

G. L. TURNER, President.

EBEN C. FARLEY, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$14,100 00	Capital paid in coin .....	\$37,500 00
Loans on personal security, and overdrafts .....	81,348 43	Reserve fund .....	7,500 00
Money on hand .....	14,654 93	Profit and loss and contin- gent fund .....	5,293 15
Due from banks and bankers ..	21,310 70	Due depositors .....	83,548 71
Furniture and fixtures .....	2,427 80		
Total resources .....	\$133,841 86	Total liabilities .....	\$133,841 86

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$37,500. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. G. Huggins, 120; J. W. Lyndon, 10; John Stanfield, 252; G. L. Turner, 70; Robert Walker, 40. Total number of shares held by the Directors is 492 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Clara .....	\$13,850 00
Monterey .....	250 00
Total .....	\$14,100 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.
25 shares Saratoga and Los Gatos Real Estate Associates stock ..	\$1,250 00	\$800 00
242 shares Los Gatos Coöperative Winery stock .....	2,420 00	1,475 00
7 shares Saratoga Wine Co. stock .....	400 00	300 00
Totals .....	\$4,070 00	\$2,575 00



## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$23,350 00	Capital paid in coin .....	\$37,500 00
Loans on personal security, and overdrafts .....	94,862 45	Reserve fund .....	8,500 00
Money on hand .....	12,465 52	Profit and loss and contin- gent fund .....	2,570 76
Due from banks and bankers ..	7,083 06	Due depositors .....	74,601 54
Furniture and fixtures .....	2,427 80	Due banks and bankers .....	17,355 19
Expenses .....	338 66		
Total resources .....	\$140,527 49	Total liabilities .....	\$140,527 49

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$37,500. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. G. Huggins, 120; J. W. Lyndon, 10; John Stanfield, 302; G. L. Turner, 70; Robert Walker, 40. Total number of shares held by the Directors is 542 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Clara .....	\$23,100 00
Monterey .....	250 00
Total .....	\$23,350 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.
242 shares Los Gatos Coöperative Winery stock .....	\$2,420 00	\$1,475 00
8 shares Los Gatos Coöperative Winery stock .....	80 00	100 00
25 shares Los Gatos and Saratoga Real Estate Associates stock .....	1,250 00	800 00
30 shares Mt. Spring Water Co. stock .....	1,500 00	1,000 00
15 shares Los Gatos and Saratoga Wine and Fruit Co. stock ..	1,500 00	1,000 00
7 shares Saratoga Wine Co. stock .....	350 00	300 00
Totals .....	\$7,100 00	\$4,675 00

## BANK COMMISSIONERS' EXAMINATION. (January 27, 1892.)

Resources.		Liabilities.	
Loans and discounts .....	\$96,183 23	Capital paid up .....	\$37,500 00
Cash balances .....	9,076 25	Reserve fund .....	8,500 00
Due from banks and bankers ..	11,271 90	Due depositors .....	72,551 16
Furniture, fixtures, etc. ....	2,427 80	Interest collected .....	409 38
Expenses, taxes, etc. ....	68 36	Rents, exchange, etc. ....	26 89
		Profit and loss .....	40 11
Total resources .....	\$119,027 54	Total liabilities .....	\$119,027 54

## COMMERCIAL BANK OF LOS GATOS. (Incorp. April 13, 1889.)

## JANUARY STATEMENT.

A. BERRYMAN, President.

J. R. RYLAND, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$16,000 00	Capital paid in coin.....	\$60,000 00
Real estate taken for debt.....	6,030 20	Reserve fund .....	2,700 00
Loans on real estate .....	24,956 69	Profit and loss and contin-	
Loans on stocks .....	5,800 00	gent fund.....	814 50
Loans on other securities		Due depositors.....	77,394 62
(grain, etc.).....	1,505 50		
Loans on personal security,			
and overdrafts.....	64,602 32		
Money on hand.....	13,373 77		
Due from banks and bankers ..	5,315 65		
Furniture and fixtures.....	3,300 00		
Other assets.....	25 00		
Total resources .....	\$140,909 13	Total liabilities .....	\$140,909 13

The amount of capital stock is \$100,000; amount subscribed is \$60,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. F. Wilcox, 110; F. H. McCullagh, 60; Magnus Tait, 20; A. Berryman, 15; J. R. Ryland, 210. Total number of shares held by the Directors is 415 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$6,030 20	\$15,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$24,556 69	\$34,818 00
Santa Cruz.....	400 00	500 00
Totals .....	\$24,956 69	\$35,318 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
25 shares Los Gatos Building and Loan Association stock.....	\$5,000 00	\$500 00	\$750 00
263 shares Los Gatos Coöperative Wine Co. stock .....	2,630 00	2,200 00	2,630 00
10 shares Saratoga Wine Co. stock.....	500 00	300 00	400 00
10 shares Los Gatos Cemetery Association stock .....	100 00	300 00	100 00
23 shares Los Gatos Coöperative Wine Co. stock .....	230 00		
70 shares San José Safe Deposit Bank of Savings stock.....	7,000 00	2,500 00	4,000 00
Totals .....	\$15,460 00	\$5,800 00	\$8,110 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Notes and mortgages held as collateral.....	\$1,305 50	\$2,750 00
Contract for purchase of realty.....	200 00	400 00
Totals .....	\$1,505 50	\$3,150 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$16,000 00	Capital paid in coin .....	\$60,000 00
Real estate taken for debt .....	6,537 43	Reserve fund .....	3,300 00
Loans on real estate .....	24,608 94	Profit and loss and contin-	
Loans on stocks .....	5,400 00	gent fund.....	2,903 13
Loans on other securities		Due depositors.....	72,509 15
(grain, etc.).....	4,005 50	Due banks and bankers.....	8,909 65
Loans on personal security,			
and overdrafts.....	74,153 41		
Money on hand.....	9,640 35		
Due from banks and bankers.	902 60		
Furniture and fixtures.....	3,300 00		
Other assets .....	3,073 70		
Total resources .....	\$147,621 93	Total liabilities.....	\$147,621 93

The amount of capital stock is \$100,000; amount subscribed is \$60,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 1,200 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles F. Wilcox, 110; F. H. McCullagh, 60; Magnus Tait, 20; A. Berryman, 15; J. R. Ryland, 210. Total number of shares held by the Directors is 415 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$6,537 43	\$14,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$24,208 94	\$44,818 00
Santa Cruz .....	400 00	500 00
Totals .....	\$24,608 94	\$45,318 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
361 shares Los Gatos Coöperative Winery stock .....	\$3,610 00	\$2,600 00	\$3,610 00
10 shares Los Gatos Cemetery Association stock .....	100 00	300 00	100 00
23 shares Los Gatos Coöperative Winery stock .....	230 00		
70 shares San José Safe Deposit Bank of Savings stock .....	7,000 00	2,500 00	4,000 00
Totals .....	\$10,940 00	\$5,400 00	\$7,940 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Notes and mortgages held as collateral .....	\$4,005 50	\$8,050 00

## BANK COMMISSIONERS' EXAMINATION. (January 27, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$16,000 00	Capital paid up .....	\$60,000 00
Other real estate .....	6,083 28	Reserve fund .....	1,994 20
Invested in stocks, bonds, and warrants .....	100 00	Due depositors .....	70,513 98
Loans and discounts .....	94,413 19	Due banks and bankers .....	1,803 80
Cash balances .....	11,496 20	Interest collected .....	123 45
Due from banks and bankers .....	3,294 09	Rents, exchange, etc. ....	109 44
Furniture, fixtures, etc. ....	3,300 00	Dividends unpaid .....	318 00
Expenses, taxes, etc. ....	192 87	Profit and loss .....	16 76
Total resources .....	\$134,879 63	Total liabilities .....	\$134,879 63

## BANK OF MADERA. (Incorp. November 14, 1889.)

## JANUARY STATEMENT.

RETURN ROBERTS, President.

D. M. TOMBLIN, Cashier.

Resources.		Liabilities.	
County warrants .....	\$1,576 20	Capital paid in coin .....	\$43,750 00
Loans on real estate .....	4,210 00	Profit and loss and contin-	
Loans on stocks .....	250 00	gent fund .....	1,012 46
Loans on other securities .....	430 00	Due depositors .....	54,706 25
Loans on personal security, and overdrafts .....	31,634 69	Due banks and bankers .....	397 30
Money on hand .....	4,006 38		
Due from banks and bankers .....	52,538 39		
Furniture and fixtures .....	3,379 75		
Expenses .....	1,840 60		
Total resources .....	\$99,866 01	Total liabilities .....	\$99,866 01

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$43,750. The total number of shares of stock issued is 880 shares; the amount paid on each share of stock is \$50, excepting 10 shares on which \$25 per share is paid.

The names of the Directors, and number of shares of stock held by each, are as follows: Return Roberts, 10; W. O. Breyfogle, 5; Mrs. E. B. Fellows, 20; A. J. Elter, 25; J. E. Newman, 20; D. M. Tomblin, trustee, 800. Total number of shares held by the Directors is 880 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$4,210 00	\$12,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.
State warrants (coyote scalps) .....	\$430 00	\$430 00
Fresno County warrants .....	1,576 20	1,576 20
Totals .....	\$2,006 20	\$2,006 20

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.
Bank of Madera stock .....	\$500 00	\$250 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Indorsed notes, also notes with collateral security .....	\$31,634 69

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$20,830 00	Capital paid in coin .....	\$45,000 00
Loans on personal security, and overdrafts .....	46,929 49	Profit and loss and contin- gent fund .....	4,593 14
Money on hand .....	9,317 64	Due depositors .....	49,516 83
Due from banks and bankers ..	14,250 23	Suspense account .....	280 80
Furniture and fixtures .....	3,444 48		
Expenses .....	4,618 93		
Total resources .....	\$99,390 77	Total liabilities .....	\$99,390 77

The amount of capital stock is \$100,000; amount subscribed is \$50,000; amount paid in coin is \$45,000. The total number of shares of stock issued is 900 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: D. M. Tomblin, trustee, 800; Return Roberts, 10; Wm. O. Breyfogle, 5; J. Myer, 5; F. V. McDonald, part of 800. Total number of shares held by the Directors is 820 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$20,830 00	\$75,000 00

## BANK COMMISSIONERS' EXAMINATION. (May 27, 1892.)

Resources.		Liabilities.	
Loans and discounts .....	\$59,260 21	Capital paid up .....	\$45,000 00
Cash balances .....	14,029 40	Due depositors .....	56,361 85
Due from banks and bankers ..	23,604 15	Interest collected .....	2,464 94
Furniture, fixtures, etc. ....	3,444 48	Rents, exchange, etc. ....	723 52
Expenses, taxes, etc. ....	4,212 07		
Total resources .....	\$104,550 31	Total liabilities .....	\$104,550 31

## BANK OF MARTINEZ. (Incorp. October 7, 1873.)

## JANUARY STATEMENT.

L. C. WITTENMYER, President.

H. M. HALE, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$4,000 00	Capital paid in coin .....	\$100,000 00
County warrants .....	45 00	Reserve fund .....	77,977 74
Loans on real estate .....	281,284 78	Profit and loss and contin- gent fund .....	11,553 60
Loans on other securities (grain, etc.) .....	1,600 00	Due depositors .....	337,592 30
Loans on personal security, and overdrafts .....	163,824 57	Due banks and bankers .....	215 50
Money on hand .....	26,253 37		
Due from banks and bankers ..	48,831 42		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$527,339 14	Total liabilities .....	\$527,339 14

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. C. Wittenmyer, 70; Charles Fish, 125; B. Fernandez, 100; J. H. Carothers, 60; H. M. Hale, 100. Total number of shares held by the Directors is 455 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$228,112 19	\$455,900 00
Tulare .....	29,266 79	64,600 00
Fresno .....	13,905 80	27,800 00
Alameda .....	5,000 00	6,000 00
Mendocino .....	5,000 00	10,000 00
Totals .....	\$281,284 78	\$564,300 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Contra Costa County warrants .....	\$45 00	\$45 00	\$45 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
367,610 pounds hay in S. Blum & Co.'s Seal Bluff warehouse.	\$1,600 00	\$1,800 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$4,000 00	Capital paid in coin .....	\$100,000 00
County warrants .....	213 00	Reserve fund .....	70,258 25
Loans on real estate .....	297,088 14	Profit and loss and contin- gent fund .....	16,939 18
Loans on other securities (grain, etc.) .....	1,600 00	Due depositors .....	302,566 77
Loans on personal security, and overdrafts .....	187,901 15	Due banks and bankers .....	17,732 06
Money on hand .....	15,193 97		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$507,496 26	Total liabilities .....	\$507,496 26

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. C. Wittenmyer, 70; Charles Fish, 125; B. Fernandez, 100; J. H. Carothers, 60; H. M. Hale, 100. Total number of shares held by the Directors is 455 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa .....	\$222,499 22	\$447,600 00
Tulare .....	48,783 12	93,900 00
Fresno .....	17,705 80	34,800 00
Mendocino .....	5,000 00	10,000 00
Alameda .....	1,100 00	4,000 00
Solano .....	2,000 00	3,000 00
Totals .....	\$297,088 14	\$593,300 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Contra Costa County warrants .....	\$213 00	\$213 00	\$213 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
367,610 pounds hay in warehouse .....	\$1,600 00	\$1,800 00

## BANK COMMISSIONERS' EXAMINATION. (October 28, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$4,000 00	Capital paid up .....	\$100,000 00
Invested in stocks, bonds, and warrants .....	3,755 11	Reserve fund .....	86,184 14
Loans and discounts .....	434,489 34	Due depositors (time) .....	342,529 17
Cash balances .....	20,250 09	Interest collected .....	81 75
Due from banks and bankers ..	63,007 84	Rents, exchange, etc. ....	138 55
Furniture, fixtures, etc. ....	1,500 00		
Expenses, taxes, etc. ....	1,931 23		
Total resources .....	\$528,933 61	Total liabilities .....	\$528,933 61

DECKER, JEWETT & CO. BANK—MARYSVILLE. (Incorp.  
November 12, 1888.)

## JANUARY STATEMENT.

J. H. JEWETT, President.

A. C. BINGHAM, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$12,000 00	Capital paid in coin .....	\$150,000 00
Miscellaneous bonds .....	23,700 00	Profit and loss and contin- gent fund .....	14,018 31
Loans on real estate .....	112,800 00	Due depositors .....	276,497 68
Loans on personal security, and overdrafts .....	132,796 16		
Money on hand .....	63,029 12		
Due from banks and bankers ..	93,890 71		
Furniture and fixtures .....	2,300 00		
Total resources .....	\$440,515 99	Total liabilities .....	\$440,515 99

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Jewett, 600; A. C. Bingham, 75; W. T. Ellis, 50; D. E. Knight, 75; I. S. Belcher, 15. Total number of shares held by the Directors is 815 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter .....	\$49,800 00	\$158,500 00
Yuba .....	51,200 00	104,500 00
Butte .....	3,800 00	8,000 00
Tehama .....	8,000 00	16,000 00
Totals .....	\$112,800 00	\$287,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Spring Valley Waterworks 6 per cent bonds.....	\$20,000 00	\$23,700 00	\$23,800 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid in coin.....	\$150,000 00
Miscellaneous bonds.....	9,800 00	Profit and loss and contin-	
County warrants.....	264 90	gent fund.....	10,094 30
Loans on real estate.....	120,850 00	Due depositors.....	184,962 74
Loans on personal security,		Due banks and bankers.....	33,536 83
and overdrafts.....	196,754 68		
Money on hand.....	33,141 03		
Due from banks and bankers.....	3,483 26		
Furniture and fixtures.....	2,300 00		
Total resources.....	\$378,593 87	Total liabilities.....	\$378,593 87

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Jewett, 500; A. C. Bingham, 75; W. T. Ellis, 50; D. E. Knight, 75; Thos. Dougall, 160. Total number of shares held by the Directors is 860 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$3,800 00	\$8,000 00
Sutter.....	53,100 00	159,700 00
Tehama.....	8,000 00	16,000 00
Yuba.....	55,950 00	122,000 00
Totals.....	\$120,850 00	\$305,700 00

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Spring Valley Waterworks bonds.....	\$10,000 00	\$9,800 00	\$9,800 00
City of Marysville warrants.....	264 90	264 90	264 90
Totals.....	\$10,264 90	\$10,064 90	\$10,064 90

## BANK COMMISSIONERS' EXAMINATION. (June 8, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$12,000 00	Capital paid up .....	\$150,000 00
Invested in stocks and war- rants .....	19,514 90	Due depositors .....	192,972 71
Loans and discounts .....	301,292 41	Due banks and bankers .....	15,304 97
Cash balances .....	31,494 13	Interest collected .....	6,448 12
Due from banks and bankers ..	2,034 43	Rents, exchange, etc. ....	111 65
Furniture, fixtures, etc. ....	2,300 00	Profit and loss .....	7,918 31
Expenses, taxes, etc. ....	4,119 89		
Total resources .....	\$372,755 76	Total liabilities .....	\$372,755 76

## THE RIDEOUT BANK—MARYSVILLE. (Incorp. Nov. 1, 1890.)

## JANUARY STATEMENT.

N. D. RIDEOUT, President.

C. S. BROOKS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$30,000 00	Capital paid in coin .....	\$250,000 00
Miscellaneous stocks .....	51,635 13	Profit and loss and contin- gent fund .....	10,963 74
County and city warrants .....	1,106 60	Due depositors .....	366,493 78
Loans on real estate .....	93,994 85	Due banks and bankers .....	346,004 42
Loans on stocks .....	18,960 00	Dividends unpaid .....	10,000 00
Loans on personal security, and overdrafts .....	630,308 18		
Money on hand .....	52,460 24		
Due from banks and bankers ..	75,297 12		
Furniture and fixtures .....	3,000 00		
Other assets .....	1,724 76		
Due from Gridley agency .....	18,550 94		
Checks in course of collection ..	6,424 12		
Total resources .....	\$983,461 94	Total liabilities .....	\$983,461 94

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 3,750; Norman Rideout, 1,000; E. A. Davis, 50; Justus Greely, 50; C. S. Brooks, 50. Total number of shares held by the Directors is 4,900 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter .....	\$45,359 80	\$85,000 00
Glenn .....	13,800 00	25,000 00
Yuba .....	27,415 00	57,500 00
Butte .....	7,420 05	8,250 00
Totals .....	\$93,994 85	\$175,750 00



## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
300 shares Marysville Woolen Factory stock.....	\$30,000 00	\$30,000 00	\$33,000 00
985 shares Northern California Bank of Savings stock .....	19,700 00	21,635 13	23,640 00
Totals .....	\$49,700 00	\$51,635 13	\$56,640 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
57 shares Appeal Publishing Co. stock .....	\$5,700 00	\$3,120 00	\$4,560 00
40 shares Starr & Co. stock .....	4,000 00	2,500 00	3,200 00
20 shares Bank of Butte County stock .....	2,000 00	2,000 00	2,800 00
26 shares Marysville Woolen Factory stock .....	2,600 00	2,400 00	2,860 00
25 shares Northern California Bank of Savings stock .....	500 00	400 00	600 00
95 shares Pioneer Milling Co. stock .....	9,500 00	5,290 00	7,125 00
60 shares Buckeye Mill Co. stock .....	6,000 00	3,250 00	4,500 00
Totals .....	\$30,300 00	\$18,960 00	\$25,645 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Telephone line from Marysville to Gridley and Oroville .....	\$1,649 76	\$1,750 00
Mutilated coin .....	23 40	23 40
Gold dust .....	51 60	55 00
Totals .....	\$1,724 76	\$1,828 40

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$30,000 00	Capital paid in coin .....	\$250,000 00
Miscellaneous stocks .....	51,635 13	Profit and loss and contingent fund .....	15,838 12
City and county warrants .....	5,906 13	Due depositors .....	249,160 42
Loans on real estate .....	93,544 85	Due banks and bankers .....	481,658 95
Loans on stocks .....	17,560 00	Dividends unpaid .....	10,000 00
Loans on personal security, and overdrafts .....	640,442 61		
Money on hand .....	26,754 77		
Due from banks and bankers .....	63,788 77		
Furniture and fixtures .....	3,000 00		
Other assets .....	2,294 71		
Checks in course of collection .....	837 89		
Due from Gridley agency .....	70,892 63		
Total resources .....	\$1,006,657 49	Total liabilities .....	\$1,006,657 49

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 3,750; Norman Rideout, 1,000; E. A. Davis, 50; Justus Greely, 50; C. S. Brooks, 50. Total number of shares held by the Directors is 4,900 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$38,115 00	\$69,000 00
Sutter .....	46,509 80	85,000 00
Glenn .....	1,500 00	7,000 00
Butte .....	7,420 05	8,250 00
Totals .....	\$93,544 85	\$169,250 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
985 shares Northern California Bank of Savings stock .....	\$19,700 00	\$21,635 13	\$23,640 00
300 shares Marysville Woolen Factory stock .....	30,000 00	30,000 00	30,000 00
Claims and jury orders against Yuba County .....	224 00	218 40	224 00
City of Marysville warrants .....	5,833 54	5,687 73	5,711 31
Totals .....	\$55,757 54	\$57,541 26	\$59,575 31

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
40 shares Starr & Co. stock .....	\$4,000 00	\$2,100 00	\$3,000 00
52 shares Appeal Publishing Co. stock .....	5,200 00	3,120 00	4,160 00
60 shares Buckeye Mill Co. stock .....	6,000 00	3,250 00	4,500 00
95 shares Pioneer Milling Co. stock .....	9,500 00	5,390 00	7,125 00
20 shares Bank of Butte County stock .....	2,000 00	2,050 00	2,800 00
14 shares Marysville Woolen Factory stock .....	1,400 00	1,400 00	1,400 00
10 shares Empire Foundry and Harvester Works stock .....	500 00	250 00	500 00
Totals .....	\$28,600 00	\$17,560 00	\$23,485 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Mutilated coin .....	\$26 40	\$26 40
Gold dust .....	477 95	498 55
Telephone account—Line from Marysville to Oroville and Gridley to Moore's Station .....	1,790 36	1,800 00
Totals .....	\$2,294 71	\$2,324 95

## BANK COMMISSIONERS' EXAMINATION. (June 9, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$30,000 00	Capital paid up .....	\$250,000 00
Invested in stocks and war- rants .....	113,555 66	Due depositors .....	259,763 05
Loans and discounts .....	649,463 00	Due banks and bankers .....	405,753 43
Cash balances .....	27,979 09	Interest collected .....	11,624 84
Due from banks and bankers ..	108,796 14	Rents, exchange, etc. ....	1,975 55
Furniture, fixtures, etc. ....	3,000 00	Profit and loss .....	11,560 52
Expenses, taxes, etc. ....	5,612 74		
Other assets .....	2,270 76		
Total resources .....	\$940,677 39	Total liabilities .....	\$940,677 39

## THE RIDEOUT BANK—GRIDLEY AGENCY. (Incorp. November 1, 1890.)

## JANUARY STATEMENT.

N. D. RIDEOUT, President.

E. E. BIGGS, Manager Gridley Agency.

Resources.		Liabilities.	
Loans on real estate .....	\$7,319 31	Due depositors .....	\$69,301 60
Loans on stocks .....	712 18	Due banks and bankers .....	18,882 49
Loans on other securities (grain, etc.) .....	1,300 00		
Loans on personal security, and overdrafts .....	66,384 24		
Money on hand .....	10,182 86		
Furniture and fixtures .....	2,191 97		
Other assets .....	93 53		
Total resources .....	\$88,184 09	Total liabilities .....	\$88,184 09

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$7,319 31	\$18,700 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
26 shares Farmers Coöperative Union Ware- house of Biggs, Cal., stock .....	\$2,600 00	\$712 18	\$2,600 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipt for wheat.....	\$1,300 00	\$2,400 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Telephone line from Gridley to Biggs, 4½ miles ---	\$93 53	\$150 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$12,026 40	Due depositors .....	\$50,455 61
Loans on personal security, and overdrafts .....	100,152 19	Due the Rideout Bank, head office .....	68,589 49
Money on hand .....	4,581 01		
Furniture and fixtures .....	2,191 97		
Other assets (telephone line) ..	93 53		
Total resources .....	\$119,045 10	Total liabilities .....	\$119,045 10

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$8,600 23	\$19,605 80

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
34 shares Farmers Coöperative Union of Biggs stock .....	\$3,400 00	\$3,426 17	\$3,450 00
3 shares Grangers Bank of California stock ..	300 00		300 00
Central Irrigation District bonds .....	500 00		500 00
Totals .....	\$4,200 00	\$3,426 17	\$4,250 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Telephone line from Gridley to Biggs; length, 4½ miles .....	\$93 53	\$93 53

## BANK COMMISSIONERS' EXAMINATION. (June 7, 1892.)

Resources.		Liabilities.	
Loans and discounts.....	\$108,652 74	Due head office.....	\$40,127 99
Cash balances.....	4,344 22	Due depositors.....	49,426 54
Furniture, fixtures, etc.....	2,191 97	Due banks and bankers.....	25,000 00
Expenses, taxes, etc.....	1,109 72	Interest collected.....	1,468 11
Other assets (telephone).....	93 53	Rents, exchange, etc.....	132 45
		Other liabilities.....	237 09
Total resources.....	\$116,392 18	Total liabilities.....	\$116,392 18

## MENDOCINO DISCOUNT BANK. (Incorp. November 15, 1871.)

## JANUARY STATEMENT.

EUGENE BROWN, President.

WILLIAM HEESER, Secretary and ex officio Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$500 00	Capital paid in coin.....	\$67,060 00
Loans on real estate.....	101,033 64	Reserve fund.....	2,436 48
Loans on stocks.....	253 48	Profit and loss and contin- gent fund.....	12,327 14
Loans on personal security, and overdrafts.....	21,208 08	Due depositors.....	71,365 99
Due from banks and bankers..	14,861 66	Collections.....	21,261 03
Furniture and fixtures.....	700 00		
Other assets:			
Drafts payable in San Fran- cisco, and one payable in Petaluma, sent for collec- tion to Pacific Bank in San Francisco.....	19,004 33		
And to Wells, Fargo & Co.'s Bank in San Francisco.....	16,889 45		
Total resources.....	\$174,450 64	Total liabilities.....	\$174,450 64

The amount of capital stock is \$500,000; amount subscribed is \$67,060; amount paid in coin is \$67,060. The total number of shares of stock issued is 3,353 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Silas Coombs, 43; Henry H. Jarvis, 1; Albert Brown, 1; Ruel Stickney, 1; Eugene Brown, 1; August Heeser, 3; William Heeser, 3. Total number of shares held by the Directors is 53 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$101,033 64	\$250,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
5 bonds of Mitchell School District in Mendo- cino County.....	\$500 00	\$500 00	\$500 00



## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
25 shares Mendocino Discount Bank stock ----	\$500 00	\$253 48	\$550 00

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds .....	\$500 00	Capital paid in coin .....	\$67,860 00
Loans on real estate .....	123,277 74	Reserve fund .....	2,436 48
Loans on stocks .....	244 74	Profit and loss and contingent fund .....	6,171 90
Loans on personal security, and overdrafts .....	18,468 18	Due depositors .....	91,838 36
Money on hand .....	4,629 19	Collections, etc. ....	16,624 13
Due from banks and bankers ..	19,886 55		
Other assets .....	17,924 47		
Total liabilities .....	\$184,930 87	Total liabilities .....	\$184,930 87

The amount of capital stock is \$500,000; amount subscribed is \$67,860; amount paid in coin is \$67,860. The total number of shares of stock issued is 3,393 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Silas Coombs, 43; Henry H. Jarvis, 1; Albert Brown, 1; Ruel Stickney, 1; Eugene Brown, 1; August Heeser, 3; Wm. Heeser, 3. Total number of shares held by the Directors is 53 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino .....	\$123,277 74	\$310,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
5 bonds Mitchell School District, Mendocino County .....	\$500 00	\$500 00	\$500 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
25 shares Mendocino Discount Bank stock....	\$500 00	\$244 74	\$550 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Drafts payable in San Francisco sent for collection to Pacific Bank, San Francisco .....	\$3,423 68
And to Wells, Fargo & Co.'s Bank, San Francisco .....	13,744 79
Total .....	\$17,168 47

## BANK COMMISSIONERS' EXAMINATION. (March 2, 1892.)

Resources.		Liabilities.	
Invested in bonds.....	\$500 00	Capital paid up.....	\$67,060 00
Loans and discounts.....	119,764 50	Reserve fund.....	2,436 48
Cash balances.....	2,313 28	Due depositors.....	84,264 39
Due from banks and bankers..	33,288 97	Interest collected.....	13 64
Furniture, fixtures, etc.....	700 00	Rents, exchange, etc.....	330 29
Expenses, taxes, etc.....	173 07	Profit and loss.....	7,870 72
Other assets.....	13,460 00	Other liabilities.....	8,225 16
Total resources.....	\$170,200 68	Total liabilities.....	\$170,200 68

COMMERCIAL AND SAVINGS BANK OF MERCED. (Incorp.  
June 25, 1891.)

## JANUARY STATEMENT.

C. H. HUFFMAN, President.

M. S. HUFFMAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$4,592 03	Capital paid in coin.....	\$300,000 00
County warrants.....	981 89	Profit and loss and contingent fund.....	11,088 43
Loans on real estate.....	293,476 53	Due depositors.....	220,394 71
Loans on other securities (grain, etc.).....	30,000 00		
Loans on personal security, and overdrafts.....	114,303 54		
Money on hand.....	41,849 82		
Due from banks and bankers..	44,200 73		
Furniture and fixtures.....	183 00		
Taxes.....	1,895 60		
Total resources.....	\$531,483 14	Total liabilities.....	\$531,483 14

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. F. Crocker, 402; H. H. Hewlett, 75; G. Garibaldi, 20; G. B. Cook, 45; C. H. Huffman, 1,158; E. T. Dixon, 42; W. H. Hartley, 75. Total number of shares held by the Directors is 1,817 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced.....	\$4,592 03	\$5,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$32,273 14	\$56,250 00
Merced.....	261,203 39	434,900 00
Totals.....	\$293,476 53	\$491,150 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
City and county warrants .....	\$981 89	\$981 89	\$981 89

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat .....	\$30,000 00	\$38,400 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ....	\$5,472 28	Capital paid in coin .....	\$300,000 00
Loans on real estate .....	315,525 25	Profit and loss and contingent fund .....	23,507 13
Loans on stocks, bonds, and warrants .....	3,278 07	Due depositors .....	170,979 51
Loans on other securities (grain, etc.) .....	18,000 00		
Loans on personal security, and overdrafts .....	90,398 70		
Money on hand .....	30,826 59		
Due from banks and bankers ..	30,783 85		
Furniture and fixtures .....	201 90		
Total resources .....	\$494,486 64	Total liabilities .....	\$494,486 64

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. F. Crocker, 402; E. T. Dixon, 42; G. B. Cook, 45; G. Garibaldi, 20; C. H. Huffman, 1,151; H. H. Hewlett, 75; W. H. Hartley, 75. Total number of shares held by the Directors is 1,810 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced .....	\$5,472 28	\$5,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$32,273 14	\$45,000 00
Merced .....	283,252 11	485,000 00
Totals .....	\$315,525 25	\$530,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
City and county warrants .....	\$3,278 07	\$3,278 07	\$3,278 07

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Grain .....	\$18,000 00	\$25,000 00

## BANK COMMISSIONERS' EXAMINATION. (May 28, 1892.)

Resources.		Liabilities.	
Real estate .....	\$5,176 57	Capital paid up .....	\$300,000 00
Invested in stocks, bonds, and warrants .....	949 82	Due depositors .....	168,764 97
Loans and discounts .....	399,529 82	Rents, exchange, etc. ....	166 30
Cash balances .....	53,011 71	Profit and loss .....	10,437 19
Due from banks and bankers ..	16,376 82		
Furniture, fixtures, etc. ....	201 90		
Expenses, taxes, etc. ....	4,121 82		
Total resources .....	\$479,368 46	Total liabilities .....	\$479,368 46

## MERCED BANK. (Incorp. April 2, 1875.)

## JANUARY STATEMENT.

JOHN RUDDLE, President.

JOHN W. HOWELL, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$51,000 00
Real estate taken for debt ....	23,058 74	Reserve fund .....	6,184 11
Miscellaneous stocks .....	16,551 06	Profit and loss and contin-	
County warrants .....	1,505 41	gent fund .....	4,288 53
Loans on real estate .....	42,425 03	Due depositors .....	157,922 46
Loans on other securities		Due banks and bankers .....	18,553 53
(grain, etc.) .....	660 00	Dividends unpaid .....	488 25
Loans on personal security,			
and overdrafts .....	125,236 97		
Money on hand .....	15,286 36		
Due from banks and bankers ..	679 41		
Furniture and fixtures, in-			
cluding safe .....	1,750 00		
Expenses .....	1,235 95		
Total resources .....	\$238,386 93	Total liabilities .....	\$238,386 93

The amount of capital stock is \$200,000; amount subscribed is \$68,000; amount paid in coin is \$51,000. The total number of shares of stock issued is 680 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: John Ruddle, 128; C. Landram, 63 $\frac{3}{4}$ ; A. Ingalsbe, 40; J. R. White, 48; A. Zirker, 10; C. C. Nelson, 24; James D. Price, 12. Total number of shares held by the Directors is 325 $\frac{3}{4}$  shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno.....	\$18,200 00	\$22,800 00
Merced.....	4,818 74	6,000 00
Totals.....	\$23,018 74	\$28,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced.....	\$15,470 43	\$24,200 00
San Francisco.....	14,000 00	25,000 00
Fresno.....	4,000 00	5,500 00
Butte.....	500 00	900 00
San Joaquin.....	5,000 00	10,000 00
Los Angeles.....	1,304 60	2,000 00
Mariposa.....	2,150 00	3,850 00
Totals.....	\$42,425 03	\$71,450 00

AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Merced Woolen Mills stock.....	\$53,700 00	\$16,551 06	\$27,300 00

AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Hay in warehouse.....	\$660 00	\$924 00

JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$51,000 00
Real estate taken for debt.....	4,848 29	Profit and loss and contin-	
Miscellaneous stocks.....	18,666 46	gent fund.....	4,650 29
County warrants.....	976 76	Due depositors.....	153,855 80
Loans on real estate.....	41,635 07	Due banks and bankers.....	21,717 90
Loans on stocks.....	1,022 75	Dividends unpaid.....	608 40
Loans on other securities			
(grain, etc.).....	9,385 00		
Loans on personal security,			
and overdrafts.....	131,507 26		
Money on hand.....	10,959 54		
Due from banks and bankers.....	626 26		
Furniture and fixtures.....	1,750 00		
Expenses.....	455 00		
Total resources.....	\$231,832 39	Total liabilities.....	\$231,832 39



The amount of capital stock is \$200,000; amount subscribed is \$68,000; amount paid in coin is \$51,000. The total number of shares of stock issued is 680 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: John Ruddle, 128; C. Landram, 63 $\frac{3}{4}$ ; J. R. White, 48; A. Zirker, 10; C. C. Nelson, 24; J. D. Price, 12; H. G. Peck, 14. Total number of shares held by the Directors is 299 $\frac{3}{4}$  shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced .....	\$4,848 29	\$6,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$20,717 07	\$35,850 00
San Francisco .....	6,000 00	10,000 00
Fresno .....	6,568 00	10,500 00
Butte .....	500 00	900 00
San Joaquin .....	5,000 00	10,000 00
Mariposa .....	2,850 00	5,100 00
Totals .....	\$41,635 07	\$72,350 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Merced Mills stock .....	\$53,700 00	\$18,666 46	\$29,535 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Merced Mills stock .....	\$19,500 00	\$1,022 75	\$10,725 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Hay in warehouse .....	\$560 00	\$700 00
Crop mortgages .....	8,825 00	16,630 00
Totals .....	\$9,385 00	\$17,330 00

## BANK COMMISSIONERS' EXAMINATION. (June 1, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid up.....	\$51,000 00
Other real estate.....	9,408 29	Reserve fund.....	6,184 11
Invested in stocks, bonds, and warrants.....	8,370 31	Due depositors.....	152,930 35
Loans and discounts.....	197,028 93	Due banks and bankers.....	22,235 61
Cash balances.....	7,442 62	Interest collected.....	512 95
Due from banks and bankers.....	228 39	Rents, exchange, etc.....	134 11
Furniture, fixtures, etc.....	1,750 00	Dividends unpaid.....	813 15
Expenses, taxes, etc.....	2,356 27	Profit and loss.....	2,744 53
Total resources.....	\$236,584 81	Total liabilities.....	\$236,584 81

## MODESTO BANK. (Incorp. October 28, 1878.)

## JANUARY STATEMENT.

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$2,000 00	Capital paid in coin.....	\$175,000 00
Real estate taken for debt.....	96,741 05	Reserve fund.....	121,600 00
Miscellaneous bonds.....	8,900 00	Profit and loss and contingent fund.....	72,660 86
County warrants.....	316 70	Due depositors.....	238,711 33
Loans on real estate.....	153,081 85	Due banks and bankers.....	5,030 72
Loans on stocks.....	17,130 00		
Loans on other securities (grain, etc.).....	42,360 00		
Loans on personal security, and overdrafts.....	269,205 90		
Money on hand.....	22,837 94		
Due from banks and bankers.....	429 47		
Total resources.....	\$613,002 91	Total liabilities.....	\$613,002 91

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$175,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Cressey, 607; O. McHenry, 379; F. A. Cressey, 136; Isaac Perkins, 55; J. R. Broughton, 50; A. Hewel, 45. Total number of shares held by the Directors is 1,272 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced.....	\$17,000 00	\$19,200 00
Stanislaus.....	79,741 05	90,000 00
Totals.....	\$96,741 05	\$109,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus .....	\$153,081 85	\$200,000 00

## AMOUNT INVESTED IN BONDS, ETC.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Dry Creek School District bonds .....	\$400 00	\$400 00	\$400 00
Bonita School District bonds .....	3,500 00	3,500 00	3,500 00
Turlock Irrigation District bonds .....	5,000 00	5,000 00	4,500 00
Claims against irrigation districts .....	316 70	316 70	316 70
Totals .....	\$9,216 70	\$9,216 70	\$8,716 70

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
83 shares Modesto Bank stock .....	\$5,810 00	\$4,530 00	\$10,790 00
996 shares Modesto Gas Co. stock .....	19,920 00	8,000 00	14,940 00
150 shares Odd Fellows' Hall Association stock ..	15,000 00	4,100 00	15,000 00
250 shares Stanislaus Development Co. stock ..	1,500 00	500 00	1,200 00
Totals .....	\$42,230 00	\$17,130 00	\$41,930 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$42,360 00	\$58,000 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate taken for debt .....	Reserve fund .....
Miscellaneous bonds .....	Profit and loss and contingent
County warrants .....	fund .....
Loans on real estate .....	Due depositors .....
Loans on stocks and bonds .....	Due banks and bankers .....
Loans on other securities	
(grain, etc.) .....	
Loans on personal security,	
and overdrafts .....	
Money on hand .....	
Total resources .....	Total liabilities .....

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$175,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Cressey, 607; O. McHenry, 379; F. A. Cressey, 136; Isaac Perkins, 55; J. R. Broughton, 50; C. A. Stonesifer, 20; H. P. Weyer, 20. Total number of shares held by the Directors is 1,267 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Stanislaus .....	\$76,955 00	\$85,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus .....	\$158,349 60	\$220,000 00
Merced .....	13,335 00	20,000 00
Totals .....	\$171,684 60	\$240,000 00

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Dry Creek School District bonds .....	\$200 00	\$200 00	\$200 00
Bonita School District bonds .....	2,800 00	2,800 00	2,800 00
Turlock Irrigation District bonds .....	5,000 00	5,000 00	4,500 00
Claim against Stanislaus County .....	30 00	30 00	30 00
Totals .....	\$8,030 00	\$8,030 00	\$7,530 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
90 shares Modesto Bank stock .....	\$6,300 00	\$4,910 00	\$9,800 00
996 shares Modesto Gas Co. stock .....	19,920 00	8,000 00	14,940 00
150 shares Odd Fellows' Hall Association stock .....	15,000 00	3,700 00	15,000 00
250 shares Stanislaus Development Co. stock .....	1,500 00	500 00	1,200 00
12 Modesto Irrigation District bonds .....	6,000 00	4,500 00	5,400 00
Totals .....	\$48,720 00	\$21,610 00	\$46,340 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$12,750 00	\$18,000 00

## BANK COMMISSIONERS' EXAMINATION. (June 2, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$2,000 00	Capital paid up .....	\$175,000 00
Other real estate .....	96,955 00	Reserve fund .....	122,200 00
Invested in stocks, bonds, and warrants .....	8,014 65	Due depositors .....	162,154 79
Loans on real estate .....	158,959 00	Due banks and bankers .....	76,674 03
Loans and discounts .....	346,504 48	Interest collected .....	16,829 02
Cash balances .....	14,689 82	Rents, exchange, etc. ....	5,305 98
Expenses, taxes, etc. ....	3,101 74	Profit and loss .....	72,060 86
Total resources .....	\$630,224 68	Total liabilities .....	\$630,224 68

## GRANITE BANK OF MONROVIA. (Incorp. February 4, 1888.)

## JANUARY STATEMENT.

E. F. SPENCE, President.

W. H. Cook, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$24,263 00	Capital paid in coin .....	\$46,625 00
Loans on real estate .....	4,688 50	Profit and loss and contin-	
Loans on personal security,		gent fund .....	5,736 42
and overdrafts .....	35,233 91	Due depositors .....	41,597 16
Money on hand .....	1,926 98		
Due from banks and bankers ..	20,295 50		
Furniture and fixtures .....	3,152 68		
Expenses and taxes paid .....	4,398 01		
Total resources .....	\$93,958 58	Total liabilities .....	\$93,958 58

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$46,625. The total number of shares of stock issued is 1,865 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: E. F. Spence, 250; J. I. Case, 400; J. M. Studebaker, 250; J. D. Bicknell, 100; J. M. Thomas, 40; L. T. Graves, 10. Total number of shares held by the Directors is 1,050 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$4,688 50	\$9,000 00

## BANK COMMISSIONERS' EXAMINATION. (December 2, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$24,263 00	Capital paid up .....	\$46,625 00
Loans and discounts .....	41,353 16	Due depositors .....	19,479 34
Cash balances .....	2,197 86	Due banks and bankers .....	3,526 18
Due from banks and bankers ..	231 11	Interest collected .....	3,835 65
Furniture, fixtures, etc. ....	3,152 68	Rents, exchange, etc. ....	65 85
Expenses, taxes, etc. ....	4,338 56	Profit and loss .....	2,004 35
Total resources .....	\$75,536 37	Total liabilities .....	\$75,536 37



## BANK OF MONTEREY. (Incorp. December 30, 1892.)

## JULY STATEMENT.

JESSE D. CARR, President.

CHARLES D. HENRY, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$8,297 20	Capital paid in coin.....	\$25,000 00
Miscellaneous bonds and stocks.....	12,000 00	Profit and loss and contingent fund.....	26 27
Loans on stock.....	1,800 00	Due depositors.....	20,528 35
Loans on personal security, and overdrafts.....	5,041 62		
Money on hand.....	14,389 48		
Due from banks and bankers..	2,031 82		
Furniture and fixtures.....	1,425 87		
Expenses.....	568 63		
Total resources.....	\$45,554 62	Total liabilities.....	\$45,554 62

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Carr, 100; T. J. Field, 100; B. V. Sargent, 100; Francis Doud, 100; M. Malarin, 100. Total number of shares held by the Directors is 500 shares.

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Monterey School District bonds.....	\$12,000 00	\$12,000 00	\$12,240 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Central Milling Co. stock.....	\$4,000 00	\$1,800 00	\$4,000 00

## CALIFORNIA STATE SAVINGS BANK—MONTEREY. (Incorp. March 26, 1888.)

## JANUARY STATEMENT.

J. B. S. MALTBY, President.

E. M. CARVER, Cashier.

Resources.		Liabilities.	
Real estate purchased.....	\$2,036 57	Capital paid in coin.....	\$25,000 00
Loans on real estate.....	27,580 35	Profit and loss and contingent fund.....	9,463 42
Loans on personal security, and overdrafts.....	19,428 89	Due depositors.....	29,855 96
Money on hand.....	9,474 53	Due banks and bankers.....	5,070 61
Due from banks and bankers..	3,620 53		
Furniture and fixtures.....	1,600 00		
Expenses.....	4,408 44		
Taxes.....	186 83		
Other assets (interest paid)....	1,153 85		
Total resources.....	\$69,389 99	Total liabilities.....	\$69,389 99

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: J. B. S. Maltby, 100; H. Prinz, 100; M. Malarin, 200; F. N. Gomez, 400; E. M. Carver, 1,784. Total number of shares held by the Directors is 2,584 shares.

## REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.
San Diego.....	\$2,036 57

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$13,295 35	\$20,000 00
Monterey.....	14,286 00	25,000 00
Totals.....	\$27,581 35	\$45,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises, and real estate purchased.....	\$6,048 63	Capital paid in coin.....	\$25,000 00
Loans on real estate.....	57,581 35	Reserve fund.....	10,000 00
Loans on personal security, and overdrafts.....	17,793 83	Profit and loss and contingent fund.....	5,162 73
Money on hand.....	6,066 56	Due depositors.....	49,384 72
Due from banks and bankers.....	2,520 12	Due banks and bankers.....	7,577 86
Furniture and fixtures.....	1,500 00		
Expenses.....	5,076 29		
Taxes.....	288 53		
Other assets.....	250 00		
Total resources.....	\$97,125 31	Total liabilities.....	\$97,125 31

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$5.

The names of the Directors, and number of shares of stock held by each, are as follows: J. B. S. Maltby, 100; H. Prinz, 170; Juan Malarin, 200; J. W. Bagby, 100; E. M. Carver, 1,762. Total number of shares held by the Directors is 2,332 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$13,295 35	\$20,000 00
Monterey.....	44,286 00	75,000 00
Totals.....	\$57,581 35	\$95,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
60 shares California State Savings Bank stock.	\$6,000 00	\$300 00	\$300 00
400 shares California State Savings Bank stock.	40,000 00	420 00	2,000 00
100 shares California State Savings Bank stock.	10,000 00	260 00	500 00
150 shares Monterey Electric Light and Development Co. stock.....	1,500 00	76 00	112 50
Totals .....	\$57,500 00	\$1,056 00	\$2,912 50

## BANK COMMISSIONERS' EXAMINATION. (September 12, 1891.)

Resources.		Liabilities.	
Real estate.....	\$6,036 57	Capital paid up.....	\$25,000 00
Loans and discounts.....	44,795 14	Due depositors.....	31,181 18
Cash balances.....	5,387 45	Due banks and bankers.....	299 24
Due from banks and bankers ..	707 80	Profit and loss.....	9,146 79
Furniture, fixtures, etc. ....	3,500 00		
Expenses, taxes, etc.....	4,105 45		
Interest paid depositors .....	1,094 80		
Total resources .....	\$65,627 21	Total liabilities.....	\$65,627 21

## JAS. H. GOODMAN &amp; CO. BANK—NAPA. (Incorp. June 11, 1889.)

## JANUARY STATEMENT.

GEO. E. GOODMAN, President.

E. S. CHURCHILL, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$18,000 00	Capital paid in coin.....	\$300,000 00
Loans on real estate .....	240,016 82	Profit and loss and contingent fund .....	59,116 49
Loans on stocks .....	9,445 00	Due depositors.....	282,282 29
Loans on other securities (grain, etc.).....	206,880 75		
Loans on personal security, and overdrafts.....	94,118 25		
Money on hand.....	39,680 08		
Due from banks and bankers..	21,631 91		
Furniture and fixtures.....	4,000 00		
Expenses .....	7,625 97		
Total resources .....	\$641,398 78	Total liabilities .....	\$641,398 78

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George E. Goodman, 1,250; E. S. Churchill, 1,250; J. C. Noyes, 250; H. P. Goodman, 70; H. H. Knapp, 20; J. A. McClelland, 10; F. E. Johnston, 10. Total number of shares held by the Directors is 2,860 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Lake .....	\$240,016 82	\$422,755 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Napa City Water Co. stock .....	\$9,650 00	\$7,945 00	\$10,808 00
Masonic Temple stock .....	1,500 00	1,500 00	.....
Totals .....	\$11,150 00	\$9,445 00	\$10,808 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Assigned mortgages, life insurance policy, etc. ....	\$206,880 75	\$247,119 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$17,000 00	Capital paid in coin .....	\$300,000 00
Loans on real estate .....	303,449 11	Profit and loss and contin-	
Loans on stocks .....	10,075 00	gent fund .....	57,952 11
Loans on other securities		Due depositors .....	298,602 97
(grain, etc.) .....	165,972 08	Due banks and bankers .....	48,901 52
Loans on personal security,			
and overdrafts .....	171,397 76		
Money on hand .....	26,459 09		
Due from banks and bankers ..	7,103 56		
Furniture and fixtures .....	4,000 00		
Total resources .....	\$705,456 60	Total liabilities .....	\$705,456 60

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. E. Goodman, 1,250; E. S. Churchill, 1,250; J. C. Noyes, 250; H. P. Goodman, 70; H. H. Knapp, 20; J. A. McClelland, 10; F. E. Johnston, 10. Total number of shares held by the Directors is 2,860 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Lake .....	\$303,449 11	\$452,550 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Napa City Water Co. stock.....	\$13,400 00	\$10,075 00	\$14,472 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Assigned mortgages, life insurance policy, etc. ....	\$165,972 08	\$179,857 00

## BANK COMMISSIONERS' EXAMINATION. (September 7, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$18,000 00	Capital paid up.....	\$300,000 00
Loans and discounts.....	559,085 51	Due depositors.....	315,951 59
Cash balances.....	33,038 13	Interest collected.....	9,654 42
Due from banks and bankers..	17,216 91	Rents, exchange, etc.....	128 23
Furniture, fixtures, etc.....	5,400 00	Profit and loss.....	9,177 87
Expenses, taxes, etc.....	2,171 56		
Total resources.....	\$634,912 11	Total liabilities.....	\$634,912 11

## BANK OF NAPA. (Incorp. September 14, 1871.)

## JANUARY STATEMENT.

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$16,000 00	Capital paid in coin.....	\$186,300 00
Real estate taken for debt.....	70,327 19	Reserve fund.....	41,719 50
Miscellaneous stocks.....	51,608 00	Profit and loss and contingent fund (wines sold C. Carpy & Co., payable in Jan., 1892)..	6,433 42
County warrants.....	504 80	Due depositors.....	181,679 47
Loans on real estate.....	117,718 38	Due banks and bankers.....	21,473 48
Loans on stocks.....	12,020 35	Dividends unpaid.....	2,545 32
Loans on other securities (grain, etc.).....	5,218 72	Other liabilities.....	8 00
Loans on personal security, and overdrafts.....	142,986 90		
Money on hand.....	21,006 80		
Due from banks and bankers..	2,768 05		
Total resources.....	\$440,159 19	Total liabilities.....	\$440,159 19

The amount of capital stock is \$186,300; amount subscribed is \$186,300; amount paid in coin is \$186,300. The total number of shares of stock issued is 1,863 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solon M. Chapman, 40; Lyman Chapman, 20; Levi Chapman, 5; Charles A. Derby, 61; Seneca Ewer, 10; Thomas Earl, 10; Samuel E. Holden, 15; J. M. Mansfield, 74; William L. Maynard, 10; J. W. Miller, 10; James Preece, 92; Charles Robinson, 30; E. W. Robinson, 10; Matthew Shaw, 5; Joseph D. Smyth, 62; William A. Trubody, 22; Ed. L. Tallman, 20. Total number of shares held by the Directors is 496 shares.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa .....	\$68,827 19	\$82,000 00
Fresno .....	1,500 00	2,500 00
Totals .....	\$70,327 19	\$84,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$113,267 43	\$150,000 00
Lake .....	4,000 00	7,000 00
Maricopa, Arizona .....	450 95	1,000 00
Totals .....	\$117,718 38	\$158,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
500 shares capital stock Napa Valley Wine Co. ....	\$50,000 00	\$50,000 00	\$50,000 00
118 shares capital stock St. Helena Water Co. ....	1,180 00	708 00	708 00
150 shares capital stock St. Helena Gas Co. ....	3,750 00	900 00	900 00
Totals .....	\$54,930 00	\$51,608 00	\$51,608 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
15 shares capital stock Napa Building and Loan Association, 1st series .....	\$1,020 00	\$444 85	\$1,524 00
15 shares capital stock Napa Building and Loan Association, 3d series .....	735 00	400 00	855 00
15 shares capital stock Napa Building and Loan Association, 4th series .....	555 00	100 00	672 75
5 shares capital stock Napa Building and Loan Association, 5th series .....	120 00	120 00	138 50
73 shares capital stock Bank of Napa .....	7,300 00	3,845 74	8,030 00
13 shares capital stock Napa Masonic Hall Association .....	1,300 00	894 50	1,300 00
5 shares capital stock Napa Masonic Hall Association .....	600 00	550 00	610 00
1 share capital stock Bank of Napa .....			
10 shares capital stock Napa Woolen Mills .....	1,000 00	850 00	1,000 00
20 shares capital stock Spring Valley Water Co. ....	2,000 00	605 11	1,930 00
25 shares capital stock Concord Mfg. Co. ....	2,500 00	200 00	2,500 00
50 shares capital stock Cook's Hereford Cattle Co. ....	5,000 00	4,010 15	5,000 00
Totals .....	\$22,130 00	\$12,020 35	\$23,560 25

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Policy in Mutual Life Insurance Co., New York.....	\$3,205 18	\$5,000 00
Policy in Connecticut Mutual Life Insurance Co.....	756 50	1,266 00
Policy in Union Mutual Life Insurance Co.....	1,257 04	2,000 00
Totals .....	\$5,218 72	\$8,266 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$16,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	72,088 15	Reserve fund .....	43,421 17
Miscellaneous stocks .....	51,608 00	Profit and loss and contin-	
County warrants .....	16 75	gent fund .....	59 24
Loans on real estate .....	112,405 92	Due depositors .....	202,453 48
Loans on stocks and bonds .....	18,282 70	Dividends unpaid .....	2,410 09
Loans on other securities		Other liabilities .....	6 40
(grain, etc.) .....	15,321 22		
Loans on personal security,			
and overdrafts .....	130,477 96		
Money on hand .....	15,094 54		
Due from banks and bankers .....	17,055 14		
Total resources .....	\$448,350 38	Total liabilities .....	\$448,350 38

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100, in gold.

The names of the Directors, and number of shares of stock held by each, are as follows: Solon M. Chapman, 40; Lyman Chapman, 20; Levi Chapman, 5; Charles A. Derby, 61; Seneca Ewer, 11; Thomas Earl, 10; Samuel E. Holden, 15; J. M. Mansfield, 74; William L. Maynard, 16; J. W. Miller, 11; James Preece, 101; Charles Robinson, 30; E. W. Robinson, 11; Matthew Shaw, 4; Joseph D. Smyth, 86; William A. Trubody, 25; Ed. L. Tallman, 20. Total number of shares held by the Directors is 540 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa .....	\$70,488 00	\$89,000 00
Fresno .....	1,600 00	2,500 00
Totals .....	\$72,088 15	\$91,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$107,954 97	\$143,940 00
Lake .....	4,000 00	7,000 00
Maricopa, Arizona .....	450 95	1,000 00
Totals .....	\$112,405 92	\$151,940 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
500 shares Napa Valley Wine Co. stock .....	\$50,000 00	\$50,000 00	\$50,000 00
118 shares St. Helena Water Co. stock .....	1,180 00	708 00	708 00
150 shares St. Helena Gas Co. stock .....	3,750 00	900 00	900 00
Totals .....	\$54,930 00	\$51,608 00	\$51,608 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
13 shares Napa Masonic Hall Association stock .....	\$1,300 00	\$894 50	\$1,300 00
5 shares Napa Masonic Hall Association stock .....	600 00	550 00	610 00
1 share Bank of Napa stock .....	1,400 00	500 85	1,540 00
14 shares Bank of Napa stock .....	5,500 00	7,000 00	9,050 00
3 coupons 6 per cent mortgage bonds of the Pacific Iron and Nail Co., San Francisco .....	2,500 00	600 00	2,500 00
25 shares Concord Manufacturing Co. stock .....	1,000 00	850 00	1,000 00
10 shares Napa Woolen Mills stock .....	5,000 00	4,410 15	5,000 00
200 shares Norton Tanning Co. stock .....	20,000 00	2,000 00	20,000 00
15 shares Napa Building and Loan Association (first series) stock .....	1,080 00	677 20	1,711 80
25 shares Napa Building and Loan Association (third series) stock .....	1,325 00	800 00	1,895 50
Totals .....	\$42,705 00	\$18,282 70	\$44,607 30

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Life insurance policy No. 151,984 .....	\$3,205 18	\$5,000 00
Life insurance policy No. 149,943 .....	756 50	1,266 00
Life insurance policy No. 40,135 .....	1,257 04	2,000 00
Life insurance policy No. 51,097 .....	102 50	2,000 00
82 bales flannel and blankets in warehouse .....	10,000 00	16,000 00
Totals .....	\$15,321 22	\$26,266 00

## BANK COMMISSIONERS' EXAMINATION. (September 5, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$16,000 00	Capital paid up .....	\$186,300 00
Other real estate .....	70,444 19	Reserve fund .....	42,422 88
Invested in stocks .....	51,608 00	Due depositors .....	173,081 84
Loans and discounts .....	290,988 77	Due banks and bankers .....	52,510 41
Cash balances .....	29,960 72	Dividends unpaid .....	887 91
Due from banks and bankers .....	2,646 02	Other liabilities (suspense) ..	6,444 86
Total resources .....	\$461,647 70	Total liabilities .....	\$461,647 70

## BANK OF NATIONAL CITY. (Incorp. July 5, 1887.)

## JANUARY STATEMENT.

W. C. KIMBALL, Vice-President.

J. S. GORDON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$15,905 84	Capital paid in coin.....	\$30,000 00
Loans on real estate.....	8,307 66	Profit and loss and contin-	
Loans on stocks.....	18,642 82	gent fund.....	9,055 51
Loans on other securities		Due depositors.....	90,729 05
(grain, etc.).....	541 60	Dividends unpaid.....	250 00
Loans on personal security,		Other liabilities (rediscounts)	10,000 00
and overdrafts.....	64,355 91		
Money on hand.....	11,986 35		
Due from banks and bankers.....	19,941 83		
Furniture and fixtures.....	352 55		
Total resources.....	\$140,034 56	Total liabilities.....	\$140,034 56

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank A. Kimball, 550; Warren C. Kimball, 600; J. S. Gordon, 500; S. S. Johnston, 96; S. J. Baird, 50; J. C. Hussey, 100; C. B. Whittelsey, 76. Total number of shares held by the Directors is 1,972 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$15,905 14	\$16,600 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$8,307 66	\$21,100 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
18 shares San Diego Land and Town Co. stock.	\$450 00	\$300 00	\$342 00
650 shares San Diego Land and Town Co. stock.	16,250 00	12,000 00	12,350 00
100 shares San Diego Land and Town Co. stock.	2,500 00	1,342 82	1,900 00
110 shares Bank of National City stock, and names.....	1,100 00	1,450 00	1,466 66
100 shares San Diego Land and Town Co. stock.	2,500 00	3,000 00	1,900 00
25 shares San Diego Land and Town Co. stock.	625 00	300 00	475 00
10 shares Bank of National City stock.....	100 00	75 00	133 33
80 shares West Coast Match Co. stock.....	2,000 00	175 00	300 00
Totals.....	\$25,525 00	\$18,642 82	\$18,866 99



## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Collection of foreign and American coins .....	\$30 00	\$100 00
Life insurance policy .....	200 00	6,000 00
Life insurance policy .....	311 60	3,000 00
Totals .....	\$541 60	\$9,100 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ....	\$15,968 39	Capital paid in coin .....	\$30,000 00
Loans on real estate .....	24,679 29	Profit and loss and contin-	
Loans on stocks .....	17,125 00	gent fund .....	10,578 06
Loans on other securities		Due depositors .....	103,320 68
(grain, etc.) .....	3,678 55	Dividends unpaid .....	250 00
Loans on personal security,		Bills rediscounted .....	6,000 00
and overdrafts .....	48,271 68		
Money on hand .....	8,818 25		
Due from banks and bankers ..	31,254 13		
Furniture and fixtures .....	353 45		
Total resources .....	\$150,148 74	Total liabilities .....	\$150,148 74

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows: W. C. Kimball, 600; F. A. Kimball, 550; Flora M. Kimball, 75; J. C. Hussey, 100; S. J. Baird, 50; S. S. Johnston, 96; C. B. Whittelsey, 89. Total number of shares held by the Directors is 1,560 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$15,968 39	\$16,600 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$24,679 29	\$42,200 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
18 shares San Diego Land and Town Co. stock	\$450 00	\$300 00	\$324 00
750 shares San Diego Land and Town Co. stock	18,750 00	12,000 00	13,500 00
110 shares Bank of National City stock .....	1,100 00	1,450 00	1,375 00
100 shares San Diego Land and Town Co. stock	2,500 00	3,000 00	1,800 00
25 shares San Diego Land and Town Co. stock	625 00	300 00	450 00
10 shares Bank of National City stock .....	100 00	75 00	125 00
Totals .....	\$23,525 00	\$17,125 00	\$17,574 00



## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Collection of American and foreign coins .....	\$50 00	\$150 00
Pacific Mutual Life Insurance policy .....	650 00	\$2,000 00
Land contract, with deed .....	\$1,892 49	1,892 49
Mortgage notes as collateral .....	500 00	710 97
Building (store and tenement) .....	586 06	700 00
Totals .....	\$3,678 55	\$5,453 46

## BANK COMMISSIONERS' EXAMINATION. (November 18, 1891.)

Resources.		Liabilities.	
Real estate .....	\$16,380 30	Capital paid up .....	\$30,000 00
Loans and discounts .....	91,524 96	Due depositors .....	82,441 71
Cash balances .....	8,313 18	Interest collected .....	3,644 33
Due from banks and bankers ..	4,344 10	Rents, exchange, etc. ....	213 27
Furniture, fixtures, etc. ....	352 55	Dividends unpaid .....	250 00
Expenses, taxes, etc. ....	1,950 05	Profit and loss .....	7,627 49
Collections in transit .....	1,311 66		
Total resources .....	\$124,176 80	Total liabilities .....	\$124,176 80

## PEOPLE'S STATE BANK—NATIONAL CITY. (Incorp. October 17, 1890.)

## JANUARY STATEMENT.

HENRY SHAUBUT, President.

E. THELEN, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$22,055 81	Capital paid in coin .....	\$17,300 00
Loans on personal security, and overdrafts .....	7,669 86	Reserve fund .....	238 37
Money on hand .....	1,756 24	Profit and loss and contin- gent fund .....	2,069 25
Due from banks and bankers ..	6,007 89	Due depositors .....	20,664 65
Expenses .....	1,146 06	Other liabilities .....	5 00
Other assets .....	1,641 41		
Total resources .....	\$40,277 27	Total liabilities .....	\$40,277 27

The amount of capital stock is \$50,000; amount subscribed is \$17,300; amount paid in coin is \$17,300. The total number of shares of stock issued is 173 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry Shaubut, 40; F. W. Ripley, 1; A. G. Adams, 1; Joseph M. Kinley, 20; E. Thelen, 30. Total number of shares held by the Directors is 92 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$22,055 81	\$40,000 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Steers, cows, and calves.....	\$1,641 41

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ....	\$2,007 50	Capital paid in coin.....	\$17,300 00
Loans on real estate .....	12,652 53	Reserve fund .....	469 56
Loans on personal security, and overdrafts.....	12,047 76	Profit and loss and contingent fund .....	1,334 85
Money on hand.....	3,025 07	Due depositors.....	17,715 99
Due from banks and bankers..	5,951 69	Other liabilities.....	7 75
Other assets .....	1,143 60		
Total resources .....	\$36,828 15	Total liabilities .....	\$36,828 15

The amount of capital stock is \$50,000; amount subscribed is \$17,300; amount paid in coin is \$17,300. The total number of shares of stock issued is 173 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry Shaubut, 40; F. W. Ripley, 1; A. G. Adams, 1; Jos. M. Kinley, 20; E. Thelen, 30. Total number of shares held by the Directors is 92 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$2,007 50	\$2,700 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$12,652 53	\$25,000 00

## BANK COMMISSIONERS' EXAMINATION. (November 18, 1891.)

Resources.		Liabilities.	
Loans and discounts.....	\$25,955 96	Capital paid up.....	\$17,300 00
Cash balances .....	1,151 92	Reserve fund .....	238 37
Due from banks and bankers ..	4,972 83	Due depositors.....	15,372 41
Expenses, taxes, etc. ....	938 89	Interest collected .....	1,636 89
Other assets .....	1,551 41	Profit and loss .....	18 34
		Other liabilities.....	5 00
Total resources .....	\$34,571 01	Total liabilities .....	\$34,571 01

## CITIZENS BANK—NEVADA CITY. (Incorp. September 19, 1876.)

## JANUARY STATEMENT.

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$5,000 00	Capital paid in coin .....	\$30,000 00
Real estate taken for debt .....	15,492 39	Reserve fund .....	10,000 00
Miscellaneous bonds .....	43,618 75	Profit and loss and contin-	
County warrants .....	345 94	gent fund .....	13,242 55
Loans on real estate .....	11,125 00	Due depositors .....	94,182 52
Loans on stocks .....	1,150 00	Due banks and bankers .....	18,278 24
Loans on other securities		Dividends unpaid .....	482 99
(grain, etc.) .....	902 75		
Loans on personal security,			
and overdrafts .....	54,889 07		
Money on hand .....	15,909 79		
Due from banks and bankers ..	14,918 96		
Furniture and fixtures .....	2,500 00		
Gold bullion .....	333 65		
Total resources .....	\$166,186 30	Total liabilities .....	\$166,186 30

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows: John T. Morgan, 913; E. M. Preston, 524½; D. E. Morgan, 107½; Lord Houseman, 21½; William Edwards, 13; Dr. R. M. Hunt, 4; George M. Hughes, 1½. Total number of shares held by the Directors is 1,588 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada .....	\$15,492 39	\$16,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada .....	\$11,125 00	\$18,000 00

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Union Iron Works bonds .....	\$5,000 00	\$5,325 00	\$5,200 00
Contra Costa Water Co. bonds .....	5,000 00	5,000 00	5,000 00
Nevada County bonds .....	7,600 00	7,600 00	7,600 00
Truckee school bonds .....	3,000 00	3,000 00	3,000 00
Omnibus Cable Railroad bonds .....	5,000 00	5,800 00	5,700 00
South Yuba water bonds .....	10,000 00	9,000 00	9,500 00
Grass Valley school bonds .....	7,500 00	7,893 75	8,000 00
County warrants .....	345 94	345 94	345 94
Totals .....	\$43,445 94	\$43,964 69	\$44,345 94

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Spring Valley water stock.....	\$4,500 00	\$1,150 00	\$4,350 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Paid-up life insurance .....	\$902 75	\$2,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$5,000 00	Capital paid in coin.....	\$30,000 00
Real estate taken for debt....	20,242 39	Reserve fund.....	10,000 00
Miscellaneous bonds.....	47,050 00	Profit and loss and contingent fund.....	14,352 32
County warrants.....	568 07	Due depositors.....	128,916 13
Loans on real estate.....	6,600 00	Dividends unpaid.....	1,601 28
Loans on stocks and bonds...	850 00		
Loans on other securities (grain, etc.).....	1,152 75		
Loans on personal security, and overdrafts.....	47,232 00		
Money on hand.....	27,076 83		
Due from banks and bankers..	23,236 06		
Furniture and fixtures.....	2,500 00		
Other assets (gold bullion)....	3,361 63		
Total resources .....	\$184,869 73	Total liabilities .....	\$184,869 73

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$30,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows: John T. Morgan, 913; E. M. Preston, 527½; D. E. Morgan, 107½; Lord Houseman, 21½; Dr. R. M. Hunt, 4; Niles Searls, 2⅞; Geo. M. Hughes, 1½. Total number of shares held by the Directors is 1,577⅞ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada .....	\$20,242 39	\$21,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada .....	\$6,600 00	\$10,000 00

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Union Iron Works bonds.....	\$5,000 00	\$5,250 00	\$5,200 00
Contra Costa Water Co. bonds.....	5,000 00	5,000 00	5,000 00
Nevada County bonds.....	7,000 00	7,000 00	7,000 00
Truckee school bonds.....	2,000 00	2,000 00	2,000 00
Omnibus Cable Railroad bonds.....	5,000 00	5,800 00	5,700 00
South Yuba Water Co. bonds.....	17,000 00	15,300 00	16,000 00
Grass Valley school bonds.....	6,500 00	6,700 00	6,800 00
County and city warrants.....	568 07	568 07	568 07
Totals.....	\$48,068 07	\$47,618 07	\$48,268 07

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Waterworks stock.....	\$1,500 00	\$450 00	\$1,500 00
Hibernia Building Ass'n, of Nevada City, stock.....	100 00	100 00	100 00
U. S. Government 4 per cent bonds.....	300 00	300 00	350 00
Totals.....	\$1,900 00	\$850 00	\$1,950 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Paid-up life insurance.....	\$902 75	\$2,000 00
Hibernia Savings and Loan Society pass book.....	250 00	350 00
Totals.....	\$1,152 75	\$2,350 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Gold bullion.....	\$3,361 63	\$3,700 00

## BANK COMMISSIONERS' EXAMINATION. (March 19, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$5,000 00	Capital paid up.....	\$30,000 00
Other real estate.....	15,492 39	Reserve fund.....	10,000 00
Invested in stocks, bonds, and warrants.....	47,236 66	Due depositors.....	96,082 97
Loans and discounts.....	59,389 13	Due banks and bankers.....	146 81
Cash balances.....	15,269 90	Interest collected.....	479 18
Due from banks and bankers.....	4,890 11	Rents, exchange, etc. ....	64 42
Furniture, fixtures, etc.....	2,500 00	Dividends unpaid.....	1,519 48
Expenses, taxes, etc.....	84 90	Profit and loss.....	13,580 45
Bullion.....	1,810 22		
Total resources.....	\$151,673 31	Total liabilities.....	\$151,673 31



GRASS VALLEY AGENCY OF THE CITIZENS BANK OF NEVADA  
CITY. (Organized September, 1888.)

## JANUARY STATEMENT.

E. M. PRESTON, President.

JOHN M. THOMAS, Agent.

Resources.		Liabilities.	
Miscellaneous bonds .....	\$13,790 00	Capital paid in coin, due Citizens Bank .....	\$14,188 33
County warrants .....	245 27	Reserve fund. (See Citizens Bank.)	
Loans on real estate .....	1,546 27	Profit and loss and contingent fund .....	7,118 76
Loans on stocks and bonds .....	1,900 00	Due depositors .....	66,154 05
Loans on other securities (grain, etc.) .....	800 00	Due banks and bankers .....	5,296 69
Loans on personal security, and overdrafts .....	55,353 06		
Money on hand .....	15,799 72		
Due from banks and bankers .....	230 87		
Furniture and fixtures .....	2,500 00		
Other assets .....	592 64		
Total resources .....	\$92,757 83	Total liabilities .....	\$92,757 83

For details, see Citizens Bank of Nevada City.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
.....	\$1,546 27	\$3,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Grass Valley school 8 per cent bonds .....	\$7,000 00	\$7,893 75	\$7,900 00
Spring Valley water bonds .....	5,000 00	5,896 25	5,937 50
Totals .....	\$12,000 00	\$13,790 00	\$13,837 50

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Market Street bonds .....	\$1,000 00	\$250 00	\$1,200 00
Electric light bonds .....	7,200 00	50 00	1,000 00
United States 4 per cent consols .....	1,000 00	1,000 00	1,200 00
Sundry stocks .....	.....	600 00	800 00
Totals .....	\$9,200 00	\$1,900 00	\$4,200 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Gold bullion .....	\$500 00	\$525 00
Life insurance policy (paid up) .....	300 00	2,000 00
Totals .....	\$800 00	\$2,525 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises. See Citizens Bank.	Capital paid in coin..... \$3,698 69
Miscellaneous bonds..... \$7,200 00	Profit and loss and contin- gent fund..... 8,520 70
Loans on real estate..... 9,420 00	Due depositors..... 71,940 66
Loans on stocks..... 1,450 00	Due banks and bankers..... 12,740 21
Loans on other securities (grain, etc.)..... 2,808 00	
Loans on personal security, and overdrafts..... 41,360 35	
Money on hand..... 24,833 97	
Furniture and fixtures..... 2,500 00	
Other assets..... 7,327 94	
Total resources..... \$96,900 26	Total liabilities..... \$96,900 26

For details, see Citizens Bank of Nevada City.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada .....	\$9,420 00	\$17,500 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Grass Valley school bonds.....	\$7,200 00	\$7,200 00	\$7,400 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous mining stocks .....		\$1,145 00	\$1,200 00
18 shares Spring Valley Waterworks stock.....	\$1,800 00	305 00	1,700 00
Totals .....		\$1,450 00	\$2,900 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Gold specimens and certificates .....	\$2,508 00	\$2,700 00
Life insurance policy .....	300 00	2,000 00
Totals .....	\$2,808 00	\$4,700 00

## BANK COMMISSIONERS' EXAMINATION. (March 21, 1892.)

Resources.		Liabilities.	
Invested in bonds .....	\$7,200 00	Due depositors .....	\$71,542 75
Loans and discounts .....	50,147 78	Due banks and bankers .....	5,280 09
Cash balances .....	17,782 94	Interest collected .....	445 99
Furniture, fixtures, etc. ....	2,500 00	Rents, exchange, etc. ....	43 28
Expenses, taxes, etc. ....	137 85	Profit and loss .....	8,235 58
Other assets .....	7,779 12		
Total resources .....	\$85,547 69	Total liabilities .....	\$85,547 69

## BANK OF OAKDALE. (Incorp. January 18, 1888.)

## JANUARY STATEMENT.

J. HASLACHER, President.

LOUIS KAHN, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$11,661 70	Capital paid in coin .....	\$42,540 00
Loans on stocks and bonds ...	3,666 50	Reserve fund .....	892 00
Loans on other securities (grain, etc.) .....	21,200 00	Profit and loss and contingent fund .....	15,621 44
Loans on personal security, and overdrafts .....	69,508 54	Due depositors .....	69,122 70
Money on hand .....	10,260 32		
Due from banks and bankers ..	10,890 15		
Furniture and fixtures .....	988 93		
Total resources .....	\$128,176 14	Total liabilities .....	\$128,176 14

The amount of capital stock is \$150,000; amount subscribed is \$141,800; amount paid in coin is \$42,540. The total number of shares of stock issued is 1,418 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Haslacher, 230; Louis Kahn, 120; N. S. Harrold, 50; J. D. Bentley, 52; C. H. Threlfall, 10; Thomas B. Dorsey, 5; J. C. Laughlin, 5; E. Reynolds, 15; C. E. Welch, 10. Total number of shares held by the Directors is 497 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus .....	\$11,661 70	\$32,000 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bond .....	\$1,000 00	\$1,166 50	\$1,200 00
34 shares capital stock of the Modesto Bank ..	2,380 00	2,500 00	5,440 00
Totals .....	\$3,380 00	\$3,666 50	\$6,640 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
12,471 sacks wheat .....	\$20,500 00	\$29,700 00
816 sacks barley .....	700 00	950 00
Totals .....	\$21,200 00	\$30,650 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$11,661 70	Capital paid in coin .....	\$42,540 00
Loans on stocks and bonds .....	6,166 50	Reserve fund .....	1,000 00
Loans on personal security, and overdrafts .....	119,862 68	Profit and loss and contin- gent fund .....	17,668 90
Money on hand .....	5,868 45	Due depositors .....	68,254 35
Furniture and fixtures .....	988 93	Due banks and bankers .....	15,085 01
Total resources .....	\$144,548 26	Total liabilities .....	\$144,548 26

The amount of capital stock is \$150,000; amount subscribed is \$141,800; amount paid in coin is \$42,540. The total number of shares of stock issued is 1,418 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Haslacher, 230; Louis Kahn, 120; N. S. Harrold, 50; J. D. Bentley, 52; R. H. Bentley, 39; C. E. Welch, 10; Thos. B. Dorsey, 5; E. Reynolds, 15; C. H. Threlfall, 10. Total number of shares held by the Directors is 531 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus .....	\$11,661 70	\$32,000 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds .....	\$1,000 00	\$1,166 50	\$1,200 00
34 shares Modesto Bank stock .....	2,380 00	2,500 00	5,440 00
30 shares Stanislaus Warehouse Co. stock .....	3,000 00	2,500 00	3,000 00
Totals .....	\$6,380 00	\$6,166 50	\$9,640 00

## BANK COMMISSIONERS' EXAMINATION. (June 17, 1892.)

Resources.		Liabilities.	
Loans and discounts.....	\$140,784 63	Capital paid up.....	\$42,540 00
Cash balances.....	5,477 70	Reserve fund.....	16,513 44
Furniture, fixtures, etc.....	988 93	Due depositors.....	65,659 48
Expenses, taxes, etc.....	1,611 78	Due banks and bankers.....	21,290 20
		Profit and loss.....	2,859 92
Total resources.....	\$148,863 04	Total liabilities.....	\$148,863 04

CALIFORNIA BANK AND TRUST COMPANY—OAKLAND.  
(Incorp. September 1, 1887.)

## JANUARY STATEMENT.

A. C. HENRY, President.

FRANK H. BROOKS, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$8,000 00	Capital paid in coin.....	\$100,000 00
County warrants.....	22,933 03	Profit and loss and contingent fund.....	13,312 99
Loans on real estate.....	12,858 66	Due depositors.....	211,206 66
Loans on stocks.....	25,323 41		
Loans on other securities (grain, etc.).....	16,564 80		
Loans on personal security, and overdrafts.....	161,658 85		
Money on hand.....	53,278 92		
Due from banks and bankers.....	19,476 02		
Furniture and fixtures.....	4,123 46		
Other assets.....	302 50		
Total resources.....	\$324,519 65	Total liabilities.....	\$324,519 65

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. C. Henry, 266; J. W. Phillips, 75; S. M. Babbitt, 70; Jacob Greenhood, 35; Victor H. Metcalf, 15; Chas. Jurgens, 10; W. W. Whitman, 10. Total number of shares held by the Directors is 481 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$11,858 66	\$40,800 00
Fresno.....	1,000 00	4,000 00
Totals.....	\$12,858 66	\$44,800 00



## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Spring Valley Water Co. bonds .....	\$8,000 00	\$8,000 00	\$7,120 00
County warrants .....	22,933 03	22,933 03	22,933 03
Totals .....	\$30,933 03	\$30,933 03	\$30,053 03

## AMOUNT LOANED ON STOCKS.

Description or Class.	Amount Loaned.	Market Value.
Miscellaneous building and loan ass'n, and other stocks.....	\$25,323 41	\$40,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
All interest in a deposit in a savings bank.....	\$6,000 00	\$7,898 54
Lease on Oakland real estate .....	2,000 00	3,500 00
Bill of sale of nine buggies .....	345 00	460 00
Warehouse receipt for carriage stock.....	6,519 80	8,693 06
Warehouse receipt for carriage springs .....	800 00	1,000 00
Two bills of lading for carriage stock .....	900 00	1,200 00
Totals .....	\$16,564 80	\$22,751 60

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Oakland City warrants .....	\$302 50	\$302 50

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$8,000 00	Capital paid in coin.....	\$100,000 00
County warrants.....	9,797 15	Profit and loss and contin-	
Loans on real estate .....	12,197 01	gent fund.....	15,489 62
Loans on stocks.....	39,205 00	Due depositors .....	162,212 12
Loans on other securities		Due banks and bankers.....	6,433 50
(grain, etc.).....	17,600 00		
Loans on personal security,			
and overdrafts.....	141,031 62		
Money on hand.....	44,105 97		
Due from banks and bankers .....	7,278 06		
Furniture and fixtures.....	4,250 61		
Other assets.....	669 82		
Total resources .....	\$284,135 24	Total liabilities.....	\$284,135 24

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. C. Henry, 266; J. W. Phillips, 75; S. M. Babbitt, 70; Jacob Greenhood, 65; Victor H. Metcalf, 15; Chas. Jurgens, 10; W. W. Whitman, 10. Total number of shares held by the Directors is 511 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$11,197 01	\$40,493 00
Fresno.....	1,000 00	4,000 00
Totals .....	\$12,197 01	\$44,493 00

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Spring Valley Waterworks bonds .....	\$8,000 00	\$8,000 00	\$7,120 00
County warrants .....	9,797 15	9,797 15	9,797 15
Totals .....	\$17,797 15	\$17,797 15	\$16,917 15

## AMOUNT LOANED ON STOCKS.

Description or Class.	Amount Loaned.	Market Value.
Miscellaneous building and loan ass'n and other stocks .....	\$39,205 00	\$68,756 35

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Bills of lading for carriage springs.....	\$800 00	\$800 00
Bills of lading for steel and iron.....	900 00	900 00
Bills of lading for carriage hardware and miscellaneous stock.....	8,600 00	11,463 65
All interest in a deposit in a savings bank.....	3,800 00	3,876 17
Lease of Oakland real estate.....	3,500 00	3,500 00
Totals.....	\$17,600 00	\$20,539 82

## BANK COMMISSIONERS' EXAMINATION. (January 8, 1892.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$31,014 53	Capital paid up.....	\$100,000 00
Loans and discounts.....	226,075 13	Due depositors.....	243,291 40
Cash balances.....	55,656 83	Interest collected.....	272 79
Due from banks and bankers.....	39,948 34	Rents, exchange, etc.....	5 26
Furniture, fixtures, etc.....	4,187 61	Profit and loss.....	13,312 99
Total resources.....	\$356,882 44	Total liabilities.....	\$356,882 44

## BANK OF OCEANSIDE. (Incorp. June 9, 1887.)

## JANUARY STATEMENT.

BRYANT HOWARD, President.

E. S. PAYNE, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$25,642 13	Capital paid in coin .....	\$50,000 00
Real estate taken for debt.....	8,319 91	Reserve fund .....	900 00
County warrants .....	276 00	Profit and loss and contin-	
Loans on real estate .....	22,077 25	gent fund .....	3,027 46
Loans on personal security,		Due depositors .....	20,474 28
and overdrafts .....	6,499 82		
Money on hand .....	4,829 55		
Due from banks and bankers..	3,067 56		
Furniture and fixtures .....	795 00		
Expenses .....	2,190 88		
Taxes .....	490 20		
Other assets (suspense ac-			
count) .....	213 44		
Total resources .....	\$74,401 74	Total liabilities .....	\$74,401 74

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Dexter, 50; Bryant Howard, 55; F. P. McCray, 5; E. S. Payne, 10; F. H. Cunningham, 5; C. W. Maxon, 5. Total number of shares held by the Directors is 130 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$8,319 91	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$22,077 25	\$25,285 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County, school, and city warrants .....	\$276 00	\$276 00	\$276 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$25,654 20	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	21,376 11	Reserve fund.....	900 00
Miscellaneous bonds and stocks.....	1,200 00	Profit and loss and contingent fund.....	4,705 34
County warrants.....	257 25	Due depositors.....	27,450 21
Loans on real estate.....	12,013 70		
Loans on personal security, and overdrafts.....	9,650 01		
Money on hand.....	4,762 48		
Due from banks and bankers.....	4,909 42		
Furniture and fixtures.....	795 00		
Expenses.....	2,204 15		
Taxes.....	233 23		
Total resources.....	\$83,055 55	Total liabilities.....	\$83,055 55

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Bryan, 50; J. D. Dexter, 50; F. P. McCray, 20; Bryant Howard, 55; E. S. Payne, 10. Total number of shares held by the Directors is 185 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego .....	\$21,376 11	\$20,600 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$12,013 70	\$12,900 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County school warrants.....	\$40 00	\$40 00	\$40 00
City of Oceanside warrants.....	217 25	217 25	217 25
Totals.....	\$257 25	\$257 25	\$257 25

## BANK COMMISSIONERS' EXAMINATION. (November 21, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$25,642 13	Capital paid up.....	\$50,000 00
Other real estate.....	8,227 77	Reserve fund.....	900 00
Loans and discounts.....	30,628 42	Due depositors.....	24,735 35
Cash balances.....	2,681 29	Due banks and bankers.....	115 16
Due from banks and bankers.....	8,824 21	Interest collected.....	1,194 29
Furniture, fixtures, etc.....	795 00	Rents, exchange, etc.....	596 86
Expenses, taxes, etc.....	1,200 43	Profit and loss.....	715 03
Other assets.....	257 44		
Total resources.....	\$78,256 69	Total liabilities.....	\$78,256 69

## CITIZENS BANK OF ONTARIO. (Incorp. March, 1890.)

## JANUARY STATEMENT.

J. P. ROBERTSON, President.

M. V. McQUIGG, Cashier.

Resources.		Liabilities.	
Loans on personal security ---	\$95,087 80	Capital paid in coin.....	\$20,000 00
Money on hand.....	9,061 62	Reserve fund, \$2,000; undi-	
Due from banks and bankers..	19,667 25	vided profits, \$2,389 96....	4,389 96
Furniture and fixtures.....	1,126 60	Due depositors.....	100,553 31
Total resources .....	\$124,943 27	Total liabilities .....	\$124,943 27

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Harwood, 5; George S. Barrett, 5; Joseph S. Garcia, 5; E. F. Henderson, 3; Samuel McKinley, 1; James L. Paul, 32; J. P. Robertson, 151. Total number of shares held by the Directors is 202 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$10,450 00	\$31,000 00
San Bernardino.....	18,442 00	40,500 00
Totals .....	\$28,892 00	\$71,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$250 00	Capital paid in coin.....	\$25,000 00
Loans on real estate .....	30,980 00	Reserve fund.....	3,000 00
Loans on personal security, and overdrafts.....	70,622 95	Profit and loss and contin- gent fund.....	1,871 57
Money on hand.....	7,988 69	Due depositors.....	100,528 26
Due from banks and bankers..	19,433 19		
Furniture and fixtures.....	1,175 00		
Total resources.....	\$130,399 83	Total liabilities .....	\$130,399 83

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Harwood, 5; G. S. Barrett, 5; Samuel McKinley, 1; James L. Paul, 32; J. P. Robertson, 132. Total number of shares held by the Directors is 175 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$10,000 00	\$20,000 00
San Bernardino .....	20,980 00	47,000 00
Totals .....	\$30,980 00	\$67,000 00



## BANK COMMISSIONERS' EXAMINATION. (April 29, 1892.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$250 00	Capital paid up.....	\$25,000 00
Loans and discounts.....	100,001 02	Reserve fund.....	2,000 00
Cash balances.....	4,070 97	Due depositors.....	97,548 88
Due from banks and bankers..	20,508 32	Interest collected .....	3,058 19
Furniture, fixtures, etc.....	1,175 00		
Expenses, taxes, etc.....	1,601 76		
Total resources.....	\$127,607 07	Total liabilities .....	\$127,607 07

## ONTARIO STATE BANK. (Incorp. August 6, 1887.)

## JANUARY STATEMENT.

G. T. STAMM, President.

FRED. B. STAMM, Secretary.

Resources.		Liabilities.	
Real estate taken for debt ....	\$15,859 62	Capital paid in coin.....	\$44,500 00
Miscellaneous stocks.....	1,375 00	Profit and loss and contin-	
Loans on real estate.....	11,135 40	gent fund.....	6,142 98
Loans on stocks, bonds, and warrants.....	17,125 00	Due depositors.....	35,705 40
Loans on personal security, and overdrafts .....	21,306 09	Due banks and bankers.....	110 43
Money on hand.....	6,986 34		
Due from banks and bankers..	5,935 10		
Furniture and fixtures.....	2,464 64		
Expenses.....	3,935 86		
Taxes.....	335 76		
Total resources.....	\$86,458 81	Total liabilities .....	\$86,458 81

The amount of capital stock is \$50,000; amount subscribed is \$44,500; amount paid in coin is \$44,500. The total number of shares of stock issued is 445 shares; the amount paid on each share of stock \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Lyman Stewart, 88; Geo. C. Hagar, 35; O. S. Picher, 50; Chas. Frankish, 75; G. T. Stamm, 50; H. L. Macneil, 35; Fred. B. Stamm, 14. Total number of shares held by the Directors is 347 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Bernardino .....	\$15,859 62

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino .....	\$11,135 40	\$25,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Amount Invested.	Market Value.
San Antonio Water Co. stock.....	\$1,375 00	\$1,375 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$15,916 87	Capital paid in coin.....	\$44,500 00
Miscellaneous stocks.....	1,375 00	Profit and loss and contingent fund.....	3,379 92
Loans on real estate.....	10,135 40	Due depositors.....	36,797 24
Loans on personal security, and overdrafts.....	37,833 36	Due banks and bankers.....	654 42
Money on hand.....	4,767 66		
Due from banks and bankers..	10,765 16		
Furniture and fixtures.....	2,464 64		
Expenses.....	1,941 70		
Taxes.....	131 79		
Total resources.....	\$85,331 58	Total liabilities.....	\$85,331 58

The amount of capital stock is \$50,000; amount subscribed is \$44,500; amount paid in coin is \$44,500. The total number of shares of stock issued is 445 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Lyman Stewart, 88; Chas. Frankish, 75; O. S. Picher, 50; G. T. Stamm, 50; H. L. Macneil, 35; Geo. C. Hagar, 35; Fred. B. Stamm, 14. Total number of shares held by the Directors is 347 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino ..	\$15,916 87	\$15,916 87

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$10,135 40	\$24,500 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Amount Invested.	Market Value.
San Antonio Water Co. stock .....	\$1,375 00	\$1,375 00

## BANK COMMISSIONERS' EXAMINATION. (April 28, 1892.)

Resources.		Liabilities.	
Real estate.....	\$15,916 87	Capital paid up.....	\$44,500 00
Invested in stocks, bonds, and warrants.....	1,375 00	Due depositors.....	48,960 47
Loans and discounts.....	46,636 88	Due banks and bankers.....	1,413 55
Cash balances.....	4,771 47	Interest collected.....	699 51
Due from banks and bankers..	24,883 72	Rents, exchange, etc.....	68 43
Furniture, fixtures, etc.....	2,464 64	Profit and loss.....	1,871 36
Expenses, taxes, etc.....	1,464 74		
Total resources .....	\$97,513 32	Total liabilities .....	\$97,513 32

## BANK OF ORANGE. (Incorp. November 29, 1886.)

## JANUARY STATEMENT.

NOAH PALMER, President.

B. G. BALCOM, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,145 00	Capital paid in coin.....	\$25,000 00
Real estate taken for debt .....	8,680 75	Reserve fund .....	5,000 00
Miscellaneous stocks.....	93 50	Profit and loss and contin-	
Loans on real estate .....	26,810 55	gent fund.....	2,663 79
Loans on personal security, and overdrafts.....	37,852 09	Due depositors .....	73,965 90
Money on hand.....	4,927 13		
Due from banks and bankers ..	15,709 37		
Furniture and fixtures.....	2,204 00		
Other assets .....	207 30		
Total resources .....	\$106,629 69	Total liabilities.....	\$106,629 69

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: Noah Palmer, 32; D. Halladay, 10; Jesse H. Arnold, 12; Hiram Mabury, 10; D. C. Pixley, 13½; E. A. Thelan, 10; B. G. Balcom, 14. Total number of shares held by the Directors is 101½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Orange.....	\$8,680 75	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$26,810 55	\$78,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Santiago Land and Water Co. stock.....	\$300 00	\$93 50	\$93 50

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Lot of brick in kiln .....	\$207 30	\$225 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$25,000 00
Real estate taken for debt.....	12,014 25	Reserve fund .....	5,000 00
Miscellaneous stocks .....	93 50	Profit and loss and contin-	
Loans on real estate .....	32,424 95	gent fund .....	2,974 63
Loans on personal security,		Due depositors.....	79,286 47
and overdrafts.....	37,915 65		
Money on hand.....	2,335 42		
Due from banks and bankers..	15,310 23		
Furniture and fixtures.....	2,000 00		
Other assets.....	167 10		
Total resources .....	\$112,261 10	Total liabilities .....	\$112,261 10

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 32; D. Halladay, 10; Jesse H. Arnold, 12; D. C. Pixley, 13½; H. Mabury, 10; E. A. Thelan, 10; B. G. Balcom, 14. Total number of shares held by the Directors is 101½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Orange .....	\$12,014 25	\$13,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange .....	\$32,424 95	\$65,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Santiago Land and Water Co. stock.....	\$300 00	\$93 50	\$95 00

## BANK COMMISSIONERS' EXAMINATION. (March 31, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$10,145 00	Capital paid up .....	\$25,000 00
Other real estate .....	8,660 75	Reserve fund .....	5,000 00
Invested in stocks, bonds, and warrants .....	93 50	Due depositors .....	83,752 26
Loans and discounts .....	68,472 43	Interest collected .....	1,509 06
Cash balances .....	2,903 06	Rents, exchange, etc. ....	329 25
Due from banks and bankers ..	24,933 07	Profit and loss .....	2,687 71
Furniture, fixtures, etc. ....	2,204 00		
Expenses, taxes, etc. ....	684 17		
Other assets .....	182 30		
Total resources .....	\$118,278 28	Total liabilities .....	\$118,278 28

## BANK OF ORLAND. (Incorp. March 29, 1887.)

## JANUARY STATEMENT.

L. SCEARCE, President.

R. B. MURDOCH, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$10,561 39	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	25,952 17	Profit and loss and contin-	
Loans on other securities .....	2,680 00	gent fund .....	8,619 92
Loans on personal security, and overdrafts .....	56,764 98	Due depositors .....	76,404 98
Money on hand .....	10,324 46		
Due from banks and bankers ..	27,525 06		
Furniture and fixtures .....	1,216 84		
Total resources .....	\$135,024 90	Total liabilities .....	\$135,024 90

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Scarce, 300; H. W. C. Nelson, 300; R. B. Murdoch, 70; M. French, 30; G. W. Murdoch, 30. Total number of shares held by the Directors is 730 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Glenn .....	\$25,952 17	\$79,400 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Market Value.
Crop mortgage on two-thirds interest in 430 acres of wheat ..	\$1,430 00	\$4,580 00
Crop mortgage on entire interest in 220 acres of wheat .....	1,000 00	3,520 00
Crop mortgage on three-quarters interest in about 200 acres of wheat .....	250 00	1,500 00
Totals .....	\$2,680 00	\$9,600 00



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,566 39	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	28,052 17	Profit and loss and contin-	
Loans on other securities		gent fund.....	3,379 45
(grain, etc.).....	6,770 00	Due depositors.....	62,168 31
Loans on personal security,		Due banks and bankers.....	36,657 66
and overdrafts.....	92,963 57		
Money on hand.....	9,440 64		
Due from banks and bankers..	1,412 00		
Furniture and fixtures.....	1,216 84		
Expenses.....	1,783 81		
Total resources.....	\$152,205 42	Total liabilities.....	\$152,205 42

The amount of capital stock is \$500,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Scearce, 300; H. W. C. Nelson, 300; R. B. Murdoch, 70; B. H. Burton, 30; G. W. Murdoch, 30. Total number of shares held by the Directors is 730 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Glenn.....	\$28,052 17	\$84,400 00

## BANK COMMISSIONERS' EXAMINATION. (January 30, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$10,561 39	Capital paid up.....	\$50,000 00
Loans and discounts.....	87,895 92	Due depositors.....	76,987 36
Cash balances.....	11,761 53	Interest collected.....	306 09
Due from banks and bankers..	16,676 57	Rents, exchange, etc.....	33 00
Furniture, fixtures, etc.....	1,216 84	Profit and loss.....	1,119 92
Expenses, taxes, etc.....	334 12		
Total resources.....	\$128,446 37	Total liabilities.....	\$128,446 37

BANK OF RIDEOUT, SMITH & CO.—OROVILLE. (Incorp.  
May 31, 1888.)

JANUARY STATEMENT.

N. D. RIDEOUT, President.

E. W. FOGG, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$9,000 00	Capital paid in coin.....	\$60,000 00
County warrants and scrip ..	13,760 28	Profit and loss and contin-	
Loans on real estate .....	43,172 39	gent fund .....	42,015 40
Loans on stocks.....	13,647 50	Due depositors.....	339,118 26
Loans on personal security,		Dividends unpaid .....	3,000 00
and overdrafts.....	181,434 28	Other liabilities.....	1,883 22
Money on hand.....	21,860 37		
Due from banks and bankers..	159,242 34		
Furniture and fixtures.....	3,000 00		
Other assets (gold dust).....	899 72		
Total resources .....	\$446,016 88	Total liabilities .....	\$446,016 88

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$60,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 1,600; D. N. Friesleben, 530; John C. Gray, 50; H. C. Bell, 50; Jas. C. Gray, 50; Norman Rideout, 375; E. W. Fogg, 50. Total number of shares held by the Directors is 2,705 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$43,172 39	\$71,500 00

AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
100 shares Oroville Citrus Association stock....	\$1,000 00	\$1,000 00	\$1,000 00
480 shares Merrimac Land and Lumber Co. stock	48,000 00	4,500 00	24,000 00
480 shares Merrimac Land and Lumber Co. stock	48,000 00	8,147 50	24,000 00
Totals .....	\$97,000 00	\$13,647 50	\$49,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$9,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt ....	14,788 19	Profit and loss and contin-	
County warrants and scrip....	5,420 25	gent fund.....	5,836 07
Loans on real estate .....	49,960 00	Due depositors.....	209,111 94
Loans on stocks .....	12,753 55	Dividends unpaid.....	3,010 00
Loans on personal security, and overdrafts.....	121,030 13	Other liabilities.....	2,013 49
Money on hand.....	21,325 41		
Due from banks and bankers..	81,388 70		
Furniture and fixtures.....	3,000 00		
Gold dust.....	1,305 27		
Total resources .....	\$319,971 50	Total liabilities .....	\$319,971 50

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$33 33 $\frac{1}{3}$ .

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 1,600; D. N. Friesleben, 530; John C. Gray, 50; M. Reyman, 50; James C. Gray, 50; Norman Rideout, 375; E. W. Fogg, 50. Total number of shares held by the Directors is 2,705 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte .....	\$14,788 19	\$19,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte .....	\$49,960 00	\$99,000 00

## AMOUNT LOANED ON STOCKS.

Description.	Par Value.	Amount Loaned.	Market Value.
100 shares Oroville Citrus Association stock ...	\$1,000 00	\$1,000 00	\$1,000 00
480 shares Merrimac Land and Lumber Co. stock	48,000 00	5,100 00	24,000 00
999 shares Oroville Water Co. stock.....	9,990 00	6,653 55	10,000 00
Totals .....	\$58,990 00	\$12,753 55	\$35,000 00

## BANK COMMISSIONERS' EXAMINATION. (June 6, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$9,000 00	Capital paid up.....	\$60,000 00
Other real estate.....	14,528 49	Due depositors.....	221,005 84
Invested in stocks, bonds, and warrants.....	3,394 92	Interest collected.....	6,161 01
Loans and discounts.....	201,969 84	Rents, exchange, etc.....	385 78
Cash balances.....	13,789 91	Dividends unpaid.....	10 00
Due from banks and bankers..	81,681 03	Profit and loss.....	42,705 44
Furniture, fixtures, etc.....	3,000 00		
Expenses, taxes, etc.....	2,903 88		
Total resources.....	\$330,268 07	Total liabilities.....	\$330,268 07

## SAN GABRIEL VALLEY BANK—PASADENA. (Incorp. February 15, 1886.)

## JANUARY STATEMENT.

H. W. MAGEE, President.

B. MARSHALL WOTKYNs, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$23,575 74	Capital paid in coin.....	\$50,000 00
Real estate taken for debt....	4,570 24	Reserve fund.....	8,456 30
Miscellaneous stocks.....	9,758 00	Profit and loss and contingent fund.....	5,883 50
Warrants of Pasadena City School District.....	853 80	Due depositors.....	137,943 32
Loans on real estate.....	42,811 12	Due banks and bankers.....	1,736 77
Loans on stocks and bonds.....	10,943 24		
Loans on personal security, and overdrafts.....	60,949 98		
Money on hand.....	14,550 41		
Due from banks and bankers..	24,166 13		
Furniture and fixtures.....	4,723 94		
Expenses.....	4,472 10		
Taxes.....	382 68		
Other assets (judgments).....	2,262 51		
Total resources.....	\$204,019 89	Total liabilities.....	\$204,019 89

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. Magee, 40; Frank C. Bolt, 52; B. Marshall Wotkyns, 62½; S. Washburn, 10; H. H. Markham, 36; John W. Hugus, 1. Total number of shares held by the Directors is 201½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$4,570 24	\$4,570 24

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$41,932 87	\$73,382 51
San Bernardino .....	878 25	1,000 00
Totals .....	\$42,811 12	\$74,382 51

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
24 shares Pasadena National Bank stock .....	\$2,400 00	\$1,900 00	\$1,920 00
50 shares Pasadena Improvement Co. stock .....	5,000 00	1,350 00	2,000 00
16 shares Pasadena Street Railway Co. stock .....	1,600 00	400 00	400 00
54 shares San Gabriel Valley Bank stock .....	5,400 00	5,895 00	5,400 00
10 $\frac{1}{10}$ shares Pasadena Lake Vineyard Land and Water Co. stock .....	389 83	213 00	203 20
Totals .....	\$14,789 83	\$9,758 00	\$9,923 20

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
62 shares Pasadena Steam Laundry Co. stock .....	\$6,200 00	\$397 28	\$3,100 00
1 bond Pasadena and Alhambra St. R. R. Co. ....	1,000 00	900 00	1,000 00
10 shares Pasadena Land and Water Co. stock .....	383 70	300 00	200 00
2,981 shares Los Angeles Oil Burner and Sup- ply Co. stock .....	14,905 00	2,200 00	{ 2,981 00
10 shares Los Angeles Asphalt Paving Co. stock .....	1,000 00		
290 shares West Pasadena Street R. R. Co. stock .....	6,250 00	675 00	{ 250 00
15 shares Park Nursery stock .....	1,500 00		
60 shares Racine Howe Co. stock .....	6,000 00	600 00	{ 6,000 00
100 shares Santa Clara Valley L. & W. Co. stock .....	10,000 00		
20 shares First Nat. Bank, Ida Grove, Iowa .....	2,000 00	500 00	2,000 00
Bonds of the Pasadena Cemetery Association .....	4,000 00	800 00	2,000 00
2 shares Mt. Wilson Toll Road Co. stock .....	60 00	110 00	60 00
17 shares Pacific Clay Manufacturing Co. stock .....	1,700 00	1,700 00	1,870 00
15 shares Pacific Clay Manufacturing Co. stock .....	1,500 00	1,500 00	1,650 00
20 shares Fosmire Iron Works stock .....	2,000 00	435 50	1,800 00
5 shares San Gabriel Valley Bank stock .....	500 00	500 00	500 00
$\frac{2}{10}$ share Pasadena Lake Vineyard Land and Water Co. stock .....	38 00	25 46	20 00
45 shares Lordsburg Land Co. stock .....	4,500 00	300 00	450 00
Totals .....	\$63,536 70	\$10,943 24	\$31,081 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Judgments .....	\$2,262 51



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$23,575 74	Capital paid in coin .....	\$50,000 00
Real estate taken for debt .....	4,445 24	Reserve fund .....	8,456 30
Miscellaneous bonds and stocks .....	10,445 75	Profit and loss and contingent fund .....	4,162 25
Warrants of Pasadena City .....	992 25	Due depositors .....	175,756 30
Loans on real estate .....	47,649 84	Due banks and bankers .....	763 85
Loans on stocks and bonds .....	12,972 75		
Loans on personal security, and overdrafts .....	76,790 72		
Money on hand .....	11,378 58		
Due from banks and bankers .....	38,137 22		
Furniture and fixtures .....	4,723 94		
Expenses .....	1,845 65		
Taxes .....	149 07		
Other assets (judgments) .....	4,031 95		
Total resources .....	\$237,138 70	Total liabilities .....	\$237,138 70

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. Magee, 40; Frank C. Bolt, 52; B. Marshall Wotkins, 62½; S. Washburn, 10; H. H. Markham, 36; J. W. Hugus, 1; W. S. Wright, 10. Total number of shares held by the Directors is 211½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Los Angeles .....	\$1,445 24

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Los Angeles .....	\$46,949 84
San Bernardino .....	700 00
Total .....	\$47,649 84

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
50 shares Pasadena Improvement Co. stock ..	\$5,000 00	\$1,350 00	\$2,500 00
16 shares Pasadena Street Railway Co. stock..	1,600 00	400 00	400 00
44 shares San Gabriel Valley Bank stock .....	4,400 00	4,995 00	4,400 00
20 <sup>36</sup> / <sub>100</sub> shares Pasadena Lake Vineyard Land and Water Co. stock .....	1,018 00	700 00	509 00
Mortgage bonds of Pasadena Land and Water Co. stock .....	3,000 00	3,000 00	3,000 00
Totals .....	\$15,018 00	\$10,445 00	\$10,809 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
10 shares Pasadena Lake Vineyard Land and Water Co. stock .....	\$500 00	\$300 00	\$300 00
55 shares Pacific Coast Borax Co. stock .....	5,500 00	424 00	5,500 00
2,981 shares Los Angeles Oil Burner and Supply Co. stock .....	14,905 00	2,200 00	2,981 00
10 shares Los Angeles Asphalt Paving Co. stock .....	1,000 00		
2 shares Pasadena and Mt. Wilson Toll Road Co. stock .....	60 00	110 00	60 00
20 shares Fosmire Iron Works Co. stock .....	2,000 00	435 50	1,200 00
40 shares Hardison & Stewart Oil Co. stock .....	4,000 00	3,000 00	4,000 00
10 shares Pasadena Land and Water Co. stock .....	250 00	155 00	350 00
17 $\frac{3}{4}$ shares Pasadena Lake Vineyard Land and Water Co. stock .....	887 00	348 25	443 75
15 shares Pacific Clay Mfg. Co. stock .....	1,500 00	1,500 00	1,500 00
10 shares San Gabriel Valley Bank stock .....	1,000 00	900 00	1,000 00
10 shares San Gabriel Valley Bank stock .....	1,000 00	1,000 00	1,000 00
25 shares Pacific Clay Mfg. Co. stock .....	2,500 00	1,300 00	2,500 00
Mortgage bonds of Pasadena Land and Water Co. stock .....	1,750 00	1,300 00	1,750 00
Totals .....	\$36,852 00	\$12,972 75	\$22,834 75

## BANK COMMISSIONERS' EXAMINATION. (April 14, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$23,575 74	Capital paid up .....	\$50,000 00
Other real estate .....	4,820 24	Reserve fund .....	8,456 30
Invested in stocks, bonds, and warrants .....	7,448 75	Due depositors .....	157,699 56
Loans and discounts .....	123,034 90	Due banks and bankers .....	1,757 96
Cash balances .....	17,001 67	Interest collected .....	2,227 61
Due from banks and bankers .....	35,136 38	Rents, exchange, etc. ....	152 61
Furniture, fixtures, etc. ....	4,723 94	Profit and loss .....	455 45
Expenses, taxes, etc. ....	975 92		
Other assets .....	4,031 95		
Total resources .....	\$220,749 49	Total liabilities .....	\$220,749 49

## CITIZENS BANK OF PASO ROBLES. (Incorp. April 16, 1892.)

## JULY STATEMENT.

J. H. GLASS, Vice-President.

A. F. HORSTMAN, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$4,750 00	Capital paid in coin .....	\$25,000 00
Loans on personal security, and overdrafts .....	30,327 34	Profit and loss and contingent fund .....	322 48
Money on hand .....	11,784 57	Due depositors .....	18,580 75
Due from banks and bankers .....	6,188 06	Due banks and bankers .....	9,223 27
Expenses .....	76 53		
Total resources .....	\$53,126 50	Total liabilities .....	\$53,126 50

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Glass, 30; McD. R. Venable, 10; W. S. Lewis, 10; J. V. Webster, 10; H. Brunner, 10; O. O'Neill, 5; A. F. Horstman, 10; L. McDonald, 10; T. F. Hood, 10. Total number of shares held by the Directors is 105 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$4,750 00	\$10,900 00

PERRIS VALLEY BANK—PERRIS. (Incorp. July 28, 1890.)

JANUARY STATEMENT.

J. W. NANCE, Vice-President.

JAS. PATTERSON, JR., Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$13,950 00	Capital paid in coin.....	\$10,200 00
County warrants .....	238 30	Profit and loss and contin-	
Loans on real estate .....	5,160 00	gent fund.....	4,342 79
Loans on other securities		Due depositors.....	54,725 05
(grain, etc.).....	5,265 25		
Loans on personal security,			
and overdrafts.....	19,922 76		
Money on hand.....	6,758 18		
Due from banks and bankers ..	14,077 83		
Furniture and fixtures.....	1,048 00		
Expenses .....	2,745 90		
Taxes.....	101 62		
Total resources .....	\$69,267 84	Total liabilities.....	\$69,267 84

The amount of capital stock is \$50,000; amount subscribed is \$34,000; amount paid in coin is \$10,200. The total number of shares of stock issued is 340 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. H. Naftzger, 50; J. W. Nance, 60; Jas. Patterson, Jr., 100; W. F. Perry, 5; F. B. Hanscom, 5; E. H. Pierce, 5. Total number of shares held by the Directors is 225 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego .....	\$5,160 00	\$14,350 00

AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
31 Perris Irrigation District bonds ..	\$15,500 00	\$13,950 00	\$13,950 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description or Class.	Amount Loaned.	Value of Securities.
Collaterals.....	\$5,265 25	\$9,300 00

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$13,950 00	Capital paid in coin.....	\$15,000 00
County warrants.....	432 75	Profit and loss and contingent fund.....	1,074 81
Loans on real estate.....	6,448 90	Due depositors.....	42,519 16
Loans on stocks and bonds...	4,100 00		
Loans on personal security, and overdrafts.....	22,100 54		
Money on hand.....	5,255 88		
Due from banks and bankers..	5,267 90		
Furniture and fixtures.....	1,038 00		
Total resources.....	\$58,593 97	Total liabilities.....	\$58,593 97

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$15,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. H. Naftzger, 50; J. W. Nance, 60; James Patterson, Jr., 105; J. M. Patterson, 260; W. F. Perry, 5; F. B. Hanscom, 5; E. H. Pierce, 5. Total number of shares held by the Directors is 490 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$6,448 90	\$16,300 00

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Perris Irrigation District bonds.....	\$15,500 00	\$13,950 00	\$13,950 00
District school warrants.....	432 75	432 75	432 75
Totals.....	\$15,932 75	\$14,382 75	\$14,382 75

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Perris Valley Bank stock.....	\$1,950 00	\$2,100 00	\$2,145 00
Perris Irrigation District bonds.....	2,500 00	1,850 00	2,250 00
Totals.....	\$4,450 00	\$3,950 00	\$4,395 00

## BANK COMMISSIONERS' EXAMINATION. (December 10, 1891.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$14,117 50	Capital paid up.....	\$10,200 00
Loans and discounts.....	29,830 65	Due depositors.....	44,808 92
Cash balances.....	3,618 71	Interest collected.....	2,811 19
Due from banks and bankers..	6,819 69	Rents, exchange, etc.....	255 96
Furniture, fixtures, etc.....	1,048 00		
Expenses, taxes, etc.....	2,641 52		
Total resources .....	\$58,076 07	Total liabilities .....	\$58,076 07

## BANK OF SONOMA COUNTY—PETALUMA. (Incorp. May, 1866.)

## JANUARY STATEMENT.

E. DENMAN, President.

FRANK H. DENMAN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$18,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	41,158 54	Profit and loss and contingent fund.....	41,222 88
Miscellaneous bonds.....	400 00	Due depositors.....	186,474 78
County warrants.....	235 00	Due banks and bankers.....	25,947 80
Loans on real estate.....	173,766 70	Dividends unpaid.....	717 00
Loans on stocks.....	11,780 00		
Loans on personal security, and overdrafts.....	295,872 59		
Money on hand.....	10,630 89		
Due from banks and bankers..	500 04		
Furniture and fixtures.....	2,000 00		
Expenses.....	18 70		
Total resources .....	\$554,362 46	Total liabilities.....	\$554,362 46

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Denman, 300; George P. McNear, 208; H. P. Brainerd, 29; Hollis Hitchcock, 70; H. Mechem, 150. Total number of shares held by the Directors is 757 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$300 00	\$500 00
Humboldt .....	40,858 54	50,000 00
Totals .....	\$41,158 54	\$50,500 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$139,016 70	\$322,400 00
Mendocino .....	10,450 00	27,000 00
Humboldt .....	14,000 00	30,000 00
Fresno .....	2,800 00	6,500 00
Tulare .....	7,500 00	26,000 00
Totals .....	\$173,766 70	\$411,900 00

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
2 bonds of Hearn School District, Sonoma Co.	\$400 00	\$400 00	\$400 00
4 school orders on Sonoma County School Fund	235 00	235 00	235 00
Totals .....	\$635 00	\$635 00	\$635 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value per Share.	Amount Loaned.	Market Value.
149 shares Bank of Sonoma County stock .....	\$100 00	\$5,380 00	\$17,880 00
159 shares Southern California Semi-Tropic Fruit Co. stock .....	100 00	3,900 00	13,197 00
20 shares Petaluma Savings Bank stock .....	100 00	2,500 00	3,500 00
Totals .....	-----	\$11,780 00	\$34,577 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate taken for debt. ....	Profit and loss and contin-
Loans on real estate .....	gent fund .....
Loans on stocks .....	Due depositors .....
Loans on personal security, and overdrafts .....	Due banks and bankers .....
Money on hand .....	Dividends unpaid .....
Due from banks and bankers ..	
Furniture and fixtures .....	
Expenses .....	
Total resources .....	Total liabilities .....

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Denman, 300; Geo. P. McNear, 200; H. P. Brainerd, 29; Hollis Hitchcock, 70; H. Mechem, 150. Total number of shares held by the Directors is 749 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$300 00	\$500 00
Humboldt .....	40,940 29	50,000 00
Totals .....	\$41,240 29	\$50,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$143,136 70	\$367,200 00
Humboldt .....	14,000 00	30,000 00
Fresno .....	1,800 00	6,500 00
Tulare .....	7,500 00	26,000 00
Mendocino .....	2,950 00	7,000 00
Marin .....	600 00	2,700 00
Totals .....	\$169,986 70	\$439,400 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value per Share.	Amount Loaned.	Market Value.
144 shares bank stock .....	\$100 00	\$4,680 00	\$17,280 00
190 shares Southern California Semi-Tropic Fruit Co. stock .....	100 00	8,900 00	15,700 00
20 shares Savings Bank of Petaluma stock .....	100 00	2,650 00	3,000 00
10 shares Petaluma Mutual Loan Association stock .....	200 00	180 00	200 00
Totals .....		\$16,410 00	\$36,180 00

## BANK COMMISSIONERS' EXAMINATION. (September 17, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$18,000 00	Capital paid up .....	\$300,000 00
Other real estate .....	40,301 73	Due depositors .....	170,242 14
Invested in bonds .....	400 00	Due banks and bankers .....	356 11
Loans on real estate .....	181,466 70	Interest collected .....	447 20
Loans and discounts .....	254,268 34	Rents, exchange, etc. ....	38 97
Cash balances .....	9,807 33	Dividends unpaid .....	762 00
Due from banks and bankers .....	3,646 76	Profit and loss .....	38,066 44
Furniture, fixtures, etc. ....	2,000 00		
Expenses, taxes, etc. ....	22 00		
Total resources .....	\$509,912 86	Total liabilities .....	\$509,912 86

## PETALUMA SAVINGS BANK. (Incorp. September 7, 1870.)

## JANUARY STATEMENT.

H. T. FAIRBANKS, President.

L. B. FAIRBANKS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$5,500 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	15,958 84	Profit and loss and contin-	
Miscellaneous bonds.....	32,000 00	gent fund.....	45,040 47
Loans on real estate.....	48,165 30	Due depositors.....	185,720 58
Loans on stocks.....	5,000 00	Due banks and bankers.....	7,951 54
Loans on other securities (grain, etc.).....	2,700 00		
Loans on personal security, and overdrafts.....	214,477 50		
Money on hand.....	12,610 34		
Due from banks and bankers..	650 61		
Furniture and fixtures.....	1,650 00		
Total resources.....	\$338,712 59	Total liabilities.....	\$338,712 59

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. T. Fairbanks, 250; J. M. Bowles, 110; F. T. Maynard, 31; A. Lackey, 45; J. F. Fairbanks, 25; D. Walls, 48; Wm. Zartman, 10; A. Schroyer, 10; C. Poehlmann, 34. Total number of shares held by the Directors is 563 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$15,958 84	\$15,958 84

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma.....	\$36,465 30
Humboldt.....	6,000 00
Marin.....	5,700 00
Total.....	\$48,165 30

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
South Pacific Coast Railroad 4 per cent bonds (guaranteed by the Southern Pacific Co.)....	\$37,000 00	\$32,000 00	\$32,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
65 shares Santa Rosa Bank stock.....	\$6,500 00	\$5,000 00	\$9,750 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
2,735 sacks wheat .....	\$2,700 00	\$5,509 45

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$5,500 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt ....	16,054 34	Profit and loss and contin-	
Miscellaneous bonds .....	32,000 00	gent fund .....	48,655 13
Loans on real estate .....	59,328 85	Due depositors .....	202,024 76
Loans on other securities		Dividends unpaid .....	30 00
(grain, etc.) .....	2,700 00		
Loans on personal security,			
and overdrafts .....	188,664 31		
Money on hand .....	24,832 06		
Due from banks and bankers ..	19,980 33		
Furniture and fixtures .....	1,650 00		
Total resources .....	\$350,709 89	Total liabilities .....	\$350,709 89

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. T. Fairbanks, 250; J. M. Bowles, 110; F. T. Maynard, 31; A. Lackey, 45; J. F. Fairbanks, 25; D. Walls, 48; Wm. Zartman, 10; A. Schroyer, 10; C. Poehlmann, 34. Total number of shares held by the Directors is 563 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt .....	\$16,054 34	\$16,054 34

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma .....	\$37,065 30
Fresno .....	10,563 55
Marin .....	5,700 00
Humboldt .....	6,000 00
Total .....	\$59,328 85

Not over two-thirds value loaned on real estate.

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
South Pacific Coast Railroad 4 per cent bonds.	\$37,000 00	\$32,000 00	\$32,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat .....	\$2,700 00	\$5,200 00

## BANK COMMISSIONERS' EXAMINATION. (September 16, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$5,500 00	Capital paid up .....	\$100,000 00
Other real estate .....	15,958 84	Due depositors .....	197,255 95
Loans and discounts .....	191,178 29	Interest collected .....	63 70
Cash balances .....	9,975 85	Dividends unpaid .....	95 00
Due from banks and bankers .....	156,706 68	Profit and loss .....	83,598 01
Furniture, fixtures, etc. ....	1,650 00		
Expenses, taxes, etc. ....	43 00		
Total resources .....	\$381,012 66	Total liabilities .....	\$381,012 66

## WM. HILL COMPANY—PETALUMA. (Incorp. March 14, 1890.)

## JANUARY STATEMENT.

WM. HILL, President.

ALEX. B. HILL, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$11,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	2,213 80	Profit and loss and contin-	
Loans on real estate .....	90,863 24	gent fund .....	35,457 70
Loans on personal security,		Due depositors .....	148,265 87
and overdrafts .....	163,466 76	Due banks and bankers .....	3,327 44
Money on hand .....	23,351 33		
Due from banks and bankers ..	571 08		
Furniture and fixtures .....	1,000 00		
Real estate .....	94,578 80		
Total resources .....	\$387,051 01	Total liabilities .....	\$387,051 01

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Hill, 1,775; M. D. Goshen, 25; Chas. Martin, 25; H. P. Brainerd, 25; A. B. Hill, 100. The total number of shares held by the Directors is 1,950 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$2,213 80	\$2,213 80



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$72,171 95	\$180,000 00
Marin .....	18,691 29	25,000 00
Totals .....	\$90,863 24	\$205,000 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
1,000 acres in Anally Township, Sonoma County .....	\$40,000 00	\$65,000 00
625 acres on Santa Rosa Plains, Sonoma County .....	20,000 00	32,600 00
1,900 acres in Marin County .....	20,000 00	35,000 00
160 acres on Santa Rosa Lagoon, Sonoma County .....	9,609 25	12,000 00
72 acres in Anally Township, Sonoma County .....	4,969 55	7,000 00
Totals .....	\$94,578 80	\$151,600 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$11,000 00	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	2,213 80	Profit and loss and contin-	
Miscellaneous stocks .....	6,900 00	gent fund .....	36,230 40
Loans on real estate .....	94,597 24	Due depositors .....	173,510 33
Loans on personal security,		Due banks and bankers .....	382 19
and overdrafts .....	173,770 95		
Money on hand .....	15,358 93		
Due from banks and bankers .....	10,703 20		
Furniture and fixtures .....	1,000 00		
Other assets (real estate) .....	94,578 80		
Total resources .....	\$410,122 92	Total liabilities .....	\$410,122 92

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Hill, 1,775; M. D. Goshen, 25; Charles Martin, 25; H. P. Brainerd, 25; A. B. Hill, 100. Total number of shares held by the Directors is 1,950 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$2,213 80	\$2,213 80

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$75,905 95	\$175,000 00
Marin .....	18,691 29	25,000 00
Totals .....	\$94,597 24	\$200,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
6 shares Petaluma Savings Bank stock .....	\$600 00	\$900 00	\$900 00
100 shares Bank of Sebastopol stock, of which 60 per cent is called in .....	10,000 00	6,000 00	6,000 00
Totals .....	\$10,600 00	\$6,900 00	\$6,900 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
1,000 acres in Anally Township, Sonoma County .....	\$40,000 00	\$65,000 00
652 acres on Santa Rosa Plains .....	20,000 00	32,600 00
1,900 acres in Marin County .....	20,000 00	35,000 00
160 acres on Santa Rosa Lagoon .....	9,609 25	12,000 00
72 acres in Anally Township .....	4,969 55	-----
Totals .....	\$94,578 80	\$144,600 00

## BANK COMMISSIONERS' EXAMINATION. (September 16, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$11,000 00	Capital paid up .....	\$200,000 00
Other real estate .....	96,792 60	Due depositors .....	162,990 07
Loans on real estate .....	88,557 44	Interest collected .....	2,050 15
Loans and discounts .....	169,007 18	Rents, exchange, etc. ....	475 00
Cash balances .....	13,735 27	Profit and loss .....	28,492 50
Due from banks and bankers ..	12,865 18		
Furniture, fixtures, etc. ....	1,000 00		
Expenses, taxes, etc. ....	1,050 05		
Total resources .....	\$394,007 72	Total liabilities .....	\$394,007 72

## PEOPLE'S BANK OF POMONA. (Incorp. August 27, 1887.)

## JANUARY STATEMENT.

WM. B. DOLE, President.

JOHN H. DOLE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ....	\$6,122 50	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	50,174 00	Profit and loss and contin- gent fund .....	10,652 53
Loans on stocks .....	22,200 00	Due depositors .....	111,446 89
Loans on personal security, and overdrafts .....	60,143 45		
Money on hand .....	19,589 44		
Due from banks and bankers ..	7,738 05		
Furniture and fixtures .....	4,603 81		
Expenses and taxes .....	1,409 63		
Other assets .....	118 54		
Total resources .....	\$172,099 42	Total liabilities .....	\$172,099 42

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. B. Dole, 220; John H. Dole, 100; C. E. White, 50; Jas. T. Taylor, 50; S. N. Androus, 25; E. R. Payson, 50; E. F. Spence, 25. Total number of shares held by the Directors is 520 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$6,122 50	\$8,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$50,174 00	\$94,500 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Stock of Orange Grove Street R. R. Co., Pomona Land and Water Co., People's Bank, Packard Water Co., Orange Grove Tract Water Co., Jurupa Land and Water Co., and Sycamore Water Development Co. ....	\$293,330 00	\$22,300 00	\$55,250 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ...	\$6,122 50	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	43,831 96	Profit and loss and contin-	
Loans on stocks .....	21,481 69	gent fund .....	14,649 74
Loans on personal security,		Due depositors .....	156,394 40
and overdrafts .....	81,777 98		
Money on hand .....	11,828 75		
Due from banks and bankers ..	47,034 19		
Furniture and fixtures .....	4,603 81		
Expenses and taxes .....	4,235 77		
Other assets .....	127 49		
Total resources .....	\$221,044 14	Total liabilities .....	\$221,044 14

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. B. Dole, 220; John H. Dole, 100; C. E. White, 50; S. F. Owen, 80; S. N. Androus, 25; E. R. Payson, 50; E. F. Spence, 25. Total number of shares held by the Directors is 550 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$6,122 50	\$8,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles .....	\$43,831 96	\$86,500 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Stock of Orange Grove Street Railroad Co., Pomona Land and Water Co., People's Bank, Packard Water Co., Orange Grove Tract Water Co., Jurupa Land and Water Co., and National Hose Coupling Co. ....	\$207,240 00	\$21,481 69	\$34,437 00

## BANK COMMISSIONERS' EXAMINATION. (April 30, 1892.)

Resources.		Liabilities.	
Real estate.....	\$6,122 50	Capital paid up.....	\$50,000 00
Loans and discounts.....	139,482 32	Due depositors.....	155,393 83
Cash balances.....	11,528 70	Rents, exchange, etc.....	5,354 58
Due from banks and bankers..	48,257 37	Profit and loss.....	2,711 52
Furniture, fixtures, etc.....	4,603 81		
Expenses, taxes, etc.....	3,352 89		
Other assets .....	112 34		
Total resources .....	\$213,459 93	Total liabilities.....	\$213,459 93

## PIONEER BANK—PORTERVILLE. (Incorp. April 19, 1889.)

## JANUARY STATEMENT.

E. NEWMAN, Manager.

E. W. BEEBE, Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$13,489 78	Capital paid in coin.....	\$28,000 00
Loans on stocks .....	2,437 50	Profit and loss and contingent fund .....	15,289 51
Loans on personal security ...	83,871 05	Due depositors.....	58,373 66
Money on hand.....	8,025 62	Due banks and bankers.....	9,903 58
Furniture and fixtures.....	1,376 99		
Expenses and taxes.....	2,365 81		
Total resources .....	\$111,566 75	Total liabilities .....	\$111,566 75

The amount of capital stock is \$70,000; amount subscribed is \$70,000; amount paid in coin is \$28,000. The total number of shares of stock issued is 700 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: S. T. Alexander, 180; Wm. Thomas, 100; W. H. Chickering, 60; P. N. Lilienthal, 100; Louis Sloss, Jr., 100. Total number of shares held by the Directors is 540 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$13,489 78	\$41,450 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
192 shares Pioneer Water Co. stock .....	\$19,200 00	\$2,350 00	\$9,600 00
25 shares Porterville Hotel Co. stock .....	500 00	87 50	250 00
Totals .....	\$19,700 00	\$2,437 50	\$9,850 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$12,082 93	Capital paid in coin .....	\$28,000 00
Loans on stocks .....	2,937 50	Profit and loss and contin-	
Loans on other securities		gent fund .....	17,543 64
(grain, etc.) .....	1,532 82	Due depositors .....	80,146 40
Loans on personal security .....	96,129 72		
Money on hand .....	9,634 62		
Due from banks and bankers .....	1,258 79		
Furniture and fixtures .....	1,100 00		
Expenses .....	1,013 66		
Total resources .....	\$125,690 04	Total liabilities .....	\$125,690 04

The amount of capital stock is \$70,000; amount subscribed is \$70,000; amount paid in coin is \$28,000. The total number of shares of stock issued is 700 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: William Thomas, 100; W. H. Chickering, 60; P. N. Lilienthal, 100; Louis Sloss, 100; Leon Sloss, 60. Total number of shares held by the Directors is 420 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$12,082 93	\$39,900 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
192 shares Pioneer Water Co. stock .....	\$19,200 00	\$2,850 00	\$9,600 00
25 shares Porterville Hotel Co. stock .....	500 00	87 50	250 00
Totals .....	\$19,700 00	\$2,937 50	\$9,850 00



## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain .....	\$1,532 82	\$2,525 00

## BANK COMMISSIONERS' EXAMINATION. (May 25, 1892.)

Resources.		Liabilities.	
Loans and discounts.....	\$91,133 68	Capital paid up.....	\$28,000 00
Cash balances.....	10,647 85	Due depositors.....	83,177 71
Due from banks and bankers ..	24,001 99	Rents, exchange, etc. ....	80 71
Furniture, fixtures, etc.....	1,100 00	Profit and loss .....	15,611 80
Expenses, taxes, etc.....	75 00	Other liabilities.....	91 58
Other assets.....	3 28		
Total resources .....	\$126,961 80	Total liabilities .....	\$126,961 80

## BANK OF TEHAMA COUNTY—RED BLUFF. (Incorp. September 5, 1874.)

## JANUARY STATEMENT.

CHAS. CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,650 00	Capital paid in coin .....	\$300,000 00
Real estate taken for debt.....	31,825 00	Reserve fund.....	60,000 00
Miscellaneous bonds.....	8,175 00	Profit and loss and contin-	
County warrants.....	2,663 05	gent fund.....	63,441 42
Loans on real estate.....	314,466 00	Due depositors.....	433,478 13
Loans on stocks.....	20,700 00	Dividends unpaid.....	135 00
Loans on other securities		Other liabilities (exchange ac-	
(grain, etc.).....	22,300 00	count) .....	100 00
Loans on personal security,			
and overdrafts.....	387,698 97		
Money on hand.....	49,869 28		
Due from banks and bankers..	12,807 25		
Total resources.....	\$857,154 55	Total liabilities.....	\$857,154 55

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. S. Cone, 500; Chas. Cadwalader, 161; H. Kraft, 105; Arthur Brown, 100; H. W. Brown, 37. Total number of shares held by the Directors is 903 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama .....	\$31,825 00	\$34,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama .....	\$265,776 00	\$427,800 00
Shasta .....	47,290 00	55,400 00
Lassen .....	1,400 00	4,000 00
Totals .....	\$314,466 00	\$487,200 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Shasta County school bonds .....	\$7,300 00	\$7,300 00	\$7,300 00
Lassen County school bonds .....	875 00	875 00	875 00
Tehama County warrants .....	2,663 05	2,663 05	2,663 05
Totals .....	\$10,838 05	\$10,838 05	\$10,838 05

AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
88 shares Bank of Shasta County stock .....	\$3,800 00	\$5,700 00	\$3,800 00
2,505 shares Willows Water and Light Co. stock .....	50,100 00	15,000 00	20,000 00
Totals .....	\$58,900 00	\$20,700 00	\$23,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$22,300 00	\$32,300 00

JULY STATEMENT.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate taken for debt .....	Reserve fund .....
Miscellaneous bonds .....	Profit and loss and contin-
County warrants .....	gent fund .....
Loans on real estate .....	Due depositors .....
Loans on stocks .....	Due banks and bankers .....
Loans on other securities	Exchange account .....
(grain, etc.) .....	
Loans on personal security,	
and overdrafts .....	
Money on hand .....	
Due from banks and bankers .....	
Taxes .....	
Total resources .....	Total liabilities .....

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles Cadwalader, 161; J. S. Cone, 500; H. Kraft, 105; Arthur Brown, 100; H. W. Brown, 37. Total number of shares held by the Directors is 903 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama.....	\$16,675 00	\$17,950 00

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama .....	\$284,752 00	\$426,825 00
Shasta .....	57,740 00	92,700 00
Lassen .....	1,400 00	2,500 00
Glenn .....	3,000 00	9,000 00
Totals .....	\$346,892 00	\$531,025 00

#### AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Shasta County school bonds.....	\$7,300 00	\$7,300 00	\$7,300 00
Lassen County school bonds .....	875 00	875 00	875 00
Tehama County school warrants .....	949 93	949 93	949 93
Totals .....	\$9,124 93	\$9,124 93	\$9,124 93

#### AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
108 shares Bank of Tehama County stock .....	\$10,800 00	\$9,100 00	\$10,800 00
2,505 shares Willows Water and Light Co. stock .....	50,100 00	15,000 00	20,000 00
Totals .....	\$60,900 00	\$24,100 00	\$30,800 00

#### AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$19,800 00	\$22,400 00

## BANK COMMISSIONERS' EXAMINATION. (March 14, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$6,650 00	Capital paid up.....	\$300,000 00
Other real estate.....	16,475 00	Reserve fund.....	60,000 00
Invested in stocks, bonds, and warrants.....	8,724 22	Due depositors.....	400,155 93
Loans and discounts.....	762,443 30	Due banks and bankers.....	20,942 90
Cash balances.....	39,193 51	Interest collected.....	9,673 75
Due from banks and bankers.....	5,038 55	Rents, exchange, etc.....	200 00
Expenses, taxes, etc.....	2,190 00	Profit and loss.....	49,742 00
Total resources.....	\$840,714 58	Total liabilities.....	\$840,714 58

## BANK OF NORTHERN CALIFORNIA—REDDING. (Incorp. April 23, 1888.)

## JANUARY STATEMENT.

E. FRISBIE, President.

E. L. BAILEY, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$6,961 65	Capital paid in coin.....	\$75,500 00
Miscellaneous stocks.....	200 00	Reserve fund.....	4,000 00
County warrants.....	13,135 34	Profit and loss and contingent fund.....	3,779 57
Loans on real estate.....	40,609 57	Due depositors.....	25,538 23
Loans on stocks.....	2,700 00		
Loans on personal security, and overdrafts.....	23,687 53		
Money on hand.....	17,028 55		
Due from banks and bankers.....	1,273 26		
Furniture and fixtures.....	3,221 90		
Total resources.....	\$108,817 80	Total liabilities.....	\$108,817 80

The amount of capital stock is \$100,000; amount subscribed is \$75,500; amount paid in coin is \$75,500. The total number of shares of stock issued is 755 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edward Frisbie, 240; James McCormick, 60; E. L. Bailey, 50; W. L. Smith, 10; T. A. C. Dorland, 10. Total number of shares held by the Directors is 370 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta.....	\$37,059 57	\$93,000 00
Lassen.....	500 00	4,000 00
Siskiyou.....	3,050 00	8,000 00
Totals.....	\$40,609 57	\$105,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Redding Armory Hall Association stock.....	\$200 00	\$200 00	\$200 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
30 shares Odd Fellows Hall and Building Association stock .....	\$450 00	\$200 00	\$450 00
50 shares Shasta County Fruit Co. stock .....	1,000 00	500 00	1,000 00
160 shares Redding Land, Ditch, and Cattle Co. stock .....	16,600 00	2,000 00	8,000 00
Totals .....	\$18,050 00	\$2,700 00	\$9,450 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$6,961 65	Capital paid in coin .....	\$75,500 00
Real estate taken for debt. ....	7,422 50	Reserve fund .....	4,000 00
Miscellaneous stocks .....	200 00	Profit and loss and contingent fund .....	3,917 75
County warrants .....	2,991 59	Due depositors .....	24,818 57
Loans on real estate .....	39,965 38		
Loans on stocks .....	3,300 00		
Loans on other securities (grain, etc.) .....	30,646 69		
Money on hand .....	7,067 07		
Due from banks and bankers ..	6,681 44		
Furniture and fixtures .....	3,000 00		
Total resources .....	\$108,236 32	Total liabilities .....	\$108,236 32

The amount of capital stock is \$100,000; amount subscribed is \$75,500; amount paid in coin is \$75,500. The total number of shares of stock issued is 755 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edward Frisbie, 240; James McCormick, 60; E. L. Bailey, 50; J. D. Jamison, 50; W. L. Smith, 10. Total number of shares held by the Directors is 410 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Siskiyou .....	\$700 00	\$700 00
Shasta .....	6,722 50	6,722 50
Totals .....	\$7,422 50	\$7,422 50

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta .....	\$36,367 88	\$95,000 00
Lassen .....	500 00	4,000 00
Siskiyou .....	3,097 50	8,000 00
Totals .....	\$39,965 38	\$107,000 00



AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Redding Armory Hall Association stock.....	\$200 00	\$200 00	\$200 00

AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
215 shares Shasta County Fruit Co. stock.....	\$4,300 00	\$1,300 00	\$4,300 00
160 shares Redding Land, Ditch, and Cattle Co. stock .....	16,600 00	2,000 00	8,000 00
Totals.....	\$20,900 00	\$3,300 00	\$12,300 00

BANK COMMISSIONERS' EXAMINATION. (March 10, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$6,961 65	Capital paid up.....	\$75,500 00
Invested in stocks, bonds, and warrants.....	8,616 62	Reserve fund.....	4,000 00
Loans and discounts.....	71,327 55	Due depositors.....	20,357 49
Cash balances.....	3,943 94	Interest collected.....	1,301 69
Due from banks and bankers..	7,242 96	Rents, exchange, etc.....	105 00
Furniture, fixtures, etc.....	3,000 00	Profit and loss.....	332 92
Expenses, taxes, etc. ....	854 38	Other liabilities.....	350 00
Total resources .....	\$101,947 10	Total liabilities.....	\$101,947 10

BANK OF SHASTA COUNTY—REDDING. (Incorp. February 24, 1884.)

JANUARY STATEMENT.

CHAS. CADWALADER, President.

FRED. GROTEFEND, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$3,000 00	Capital paid in coin.....	\$91,500 00
Real estate taken for debt .....	6,000 00	Reserve fund .....	8,000 00
Miscellaneous stocks.....	413 00	Profit and loss and contin-	
County warrants.....	1,057 45	gent fund.....	7,200 00
Loans on real estate .....	60,626 00	Due depositors.....	171,074 98
Loans on bonds and warrants..	2,485 00	Due banks and bankers.....	13,186 91
Loans on personal security, and overdrafts .....	198,360 15		
Money on hand.....	14,540 02		
Due from banks and bankers ..	1,880 27		
Furniture and fixtures.....	2,600 00		
Total resources .....	\$290,961 89	Total liabilities .....	\$290,961 89

The amount of capital stock is \$100,000; amount subscribed is \$91,500; amount paid in coin is \$91,500. The total number of shares of stock issued is 915 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. Cadwalader, 64; C. C. Bush, 184; W. B. Cahoon, 20; W. C. Belcher, 50; E. A. Reid, 42. Total number of shares held by the Directors is 360 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta .....	\$6,000 00	\$6,000 00

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta .....	\$45,526 00	\$121,350 00
Siskiyou .....	2,500 00	5,000 00
Modoc .....	1,300 00	10,000 00
Lassen .....	11,300 00	29,000 00
Totals .....	\$60,626 00	\$165,350 00

#### AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$1,057 45	\$1,057 45	\$1,057 45
Redding Water Co. stock .....	213 00	213 00	213 00
Armory Hall building stock .....	200 00	200 00	200 00
Totals .....	\$1,470 45	\$1,470 45	\$1,470 45

#### AMOUNT LOANED ON BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
County warrants .....	\$2,000 00	\$985 00	\$2,000 00
United States 4 per cent bonds .....	3,000 00	1,500 00	3,600 00
Totals .....	\$5,000 00	\$2,485 00	\$5,600 00

#### JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$91,500 00
Real estate taken for debt .....	6,000 00	Reserve fund .....	8,000 00
Miscellaneous stocks .....	513 00	Profit and loss and contin-	
County warrants .....	577 95	gent fund .....	7,156 63
Loans on real estate .....	80,760 00	Due depositors .....	155,254 54
Loans on stocks and bonds .....	545 00	Due banks and bankers .....	21,141 87
Loans on personal security,			
and overdrafts .....	160,439 93		
Money on hand .....	27,238 72		
Due from banks and bankers .....	1,378 44		
Furniture and fixtures .....	2,600 00		
Total resources .....	\$283,053 04	Total liabilities .....	\$283,053 04

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$91,500. The total number of shares of stock issued is 915 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. Cadwalader, 64; C. C. Bush, 184; E. A. Reid, 42; W. B. Cahoone, 20; W. C. Belcher, 30. Total number of shares held by the Directors is 340 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta .....	\$6,000 00	\$6,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta .....	\$68,680 00	\$179,660 00
Siskiyou .....	480 00	1,500 00
Lassen .....	10,300 00	27,600 00
Modoc .....	1,300 00	5,000 00
Totals .....	\$80,760 00	\$213,760 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Shasta County warrants .....	\$577 95	\$577 95	\$577 05
Armory Hall building stock .....	300 00	300 00	300 00
Redding Water Co. stock .....	213 00	213 00	256 00
Totals .....	\$1,090 95	\$1,090 95	\$1,133 95

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Armory Hall building stock .....	\$300 00	\$300 00	\$300 00
U. S. Government bond .....	1,500 00	245 00	1,725 00
Totals .....	\$1,800 00	\$545 00	\$2,025 00

## BANK COMMISSIONERS' EXAMINATION. (March 12, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$3,000 00	Capital paid up .....	\$91,500 00
Other real estate .....	6,000 00	Reserve fund .....	8,000 00
Invested in stocks, bonds, and warrants .....	578 00	Due depositors .....	166,396 54
Loans and discounts .....	260,128 16	Due banks and bankers .....	19,352 37
Cash balances .....	17,050 20	Interest collected .....	3,327 83
Due from banks and bankers .....	2,055 38	Profit and loss .....	3,855 00
Furniture, fixtures, etc. ....	2,600 00		
Expenses, taxes, etc. ....	1,020 00		
Total resources .....	\$292,431 74	Total liabilities .....	\$292,431 74

## UNION BANK OF REDLANDS. (Incorp. March 10, 1887.)

## JANUARY STATEMENT.

CURTIS WELLS, President.

K. C. WELLS, Assistant Cashier.

Resources.		Liabilities.	
Bank premises .....	\$3,250 00	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	37,338 88	Reserve fund .....	5,500 00
Loans on stocks .....	17,589 10	Profit and loss and contin-	
Loans on other securities		gent fund .....	3,665 25
(grain, etc.) .....	21,980 00	Due depositors .....	111,754 15
Loans on personal security,			
and overdrafts .....	49,837 72		
Money on hand .....	8,838 88		
Due from banks and bankers.	30,764 28		
Furniture and fixtures .....	250 00		
Expenses .....	1,070 54		
Total resources .....	\$170,919 40	Total liabilities .....	\$170,919 40

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. J. Hayes, 60; Wm. Craig, 5; I. L. Lyon, 51; J. B. Rayner, 15; F. P. Meserve, 2; Lewis Jacobs, 10; Curtis Wells, 93. Total number of shares held by the Directors is 236 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino .....	\$37,338 88	\$91,800 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
12 shares Redlands Water Co. stock .....	\$25,300 00	\$17,589 10	\$27,725 00
49 shares East Redlands Water Co. stock .....			
46 shares Redlands Heights Water Co. stock .....			
28 shares Domestic Water Co. stock .....			
10 shares Lugonia Water Co. stock .....			
25 shares Crafton Water Co. stock .....			
83 shares Union Bank of Redlands stock .....			
5 certificates Bear Valley Land and Water Co. ....			

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for 1,850 sacks of barley; also notes secured by mortgage, etc. ....	\$21,980 00	\$25,620 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$4,500 00	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	50,613 88	Reserve fund.....	6,500 00
Loans on stocks.....	14,522 00	Profit and loss and contin-	
Loans on other securities		gent fund.....	3,363 66
(grain, etc.).....	15,973 00	Due depositors.....	125,685 28
Loans on personal security,			
and overdrafts.....	50,849 08		
Money on hand.....	12,634 16		
Due from banks and bankers..	35,209 52		
Furniture and fixtures.....	250 00		
Expenses.....	997 30		
Total resources.....	\$185,548 94	Total liabilities.....	\$185,548 94

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. J. Hayes, 60; William Craig, 5; I. L. Lyon, 51; J. B. Rayner, 15; F. P. Meserve, 2; Lewis Jacobs, 10; Curtis Wells, 92. Total number of shares held by the Directors is 235 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$50,613 88	\$109,700 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
45 shares Crafton Water Co. stock.....	\$21,900 00	\$14,522 00	\$24,880 00
19 shares East Redlands Water Co. stock.....			
12 shares West Redlands Water Co. stock.....			
10 shares Redlands Water Co. stock.....			
40 shares Redlands Heights Water Co. stock..			
10 shares Lugonia Water Co. stock.....			
1 share Domestic Water Co. stock.....			
11 certificates Bear Valley Land and Water Co..			
82 shares Union Bank of Redlands stock.....			

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Notes mainly secured by mortgages on real estate.....	\$15,973 00	\$22,916 00



## BANK COMMISSIONERS' EXAMINATION. (April 26, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$3,250 00	Capital paid up .....	\$50,000 00
Loans and discounts .....	121,561 67	Reserve fund .....	5,500 00
Cash balances .....	9,711 51	Due depositors .....	133,964 33
Due from banks and bankers ..	59,835 29	Profit and loss .....	8,202 78
Furniture, fixtures, etc. ....	250 00		
Expenses, taxes, etc. ....	3,058 64		
Total resources .....	\$197,667 11	Total liabilities .....	\$197,667 11

BANK OF SAN MATEO COUNTY—REDWOOD CITY. (Incorp.  
July 24, 1891.)

## JANUARY STATEMENT.

JOSEPH L. ROSS, President.

L. P. BEHRENS, Cashier.

Resources.		Liabilities.	
County warrants .....	\$252 95	Capital paid in coin .....	\$25,700 00
Loans on real estate .....	27,728 00	Profit and loss and contin-	
Loans on stocks .....	300 00	gent fund .....	670 57
Loans on other securities		Due depositors .....	107,685 05
(grain, etc.) .....	2,200 00		
Loans on personal security,			
and overdrafts .....	44,499 35		
Money on hand .....	7,404 76		
Due from banks and bankers ..	48,248 52		
Furniture and fixtures .....	2,450 00		
Expenses .....	782 38		
Other assets .....	189 66		
Total resources .....	\$134,055 62	Total liabilities .....	\$134,055 62

The amount of capital stock is \$200,000; amount subscribed is \$102,800; amount paid in coin is \$25,700. The total number of shares of stock issued is 1,028 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. L. Ross, 50; P. P. Chamberlain, 10; L. J. Frank, 15; Geo. H. Rice, 10; John A. Hooper, 10; Chas. Hanson, 10; James D. Byrnes, 25; Geo. N. Scott, 10; L. P. Behrens, 200. Total number of shares held by the Directors is 340 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Mateo .....	\$27,728 00	\$44,364 80

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
San Mateo County school warrants .....	\$252 95	\$252 95	\$252 95
Interest-bearing certificate of deposit of the National Shoe and Leather Bank of Auburn, Maine .....	300 00	300 00	300 00
Totals .....	\$552 95	\$552 95	\$552 95

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipt on barley stored.....	\$2,200 00	\$2,800 00

## JULY STATEMENT.

Resources.		Liabilities.	
Loans on real estate .....	\$71,628 45	Capital paid in coin.....	\$77,100 00
Loans on personal security, and overdrafts.....	103,651 79	Profit and loss and contin- gent fund.....	2,653 87
Money on hand.....	12,407 44	Due depositors.....	96,035 22
Due from banks and bankers ..	2,607 41	Due banks and bankers.....	17,000 00
Furniture and fixtures.....	2,474 00		
Total resources.....	\$192,789 09	Total liabilities .....	\$192,789 09

The amount of capital stock is \$200,000; amount subscribed is \$102,800; amount paid in coin is \$77,100. The total number of shares of stock issued is 1,028 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: J. L. Ross, 70; P. P. Chamberlain, 20; L. J. Frank, 15; Geo. H. Rice, 20; John A. Hooper, 10; Charles Hanson, 15; James D. Byrnes, 25; Geo. A. Scott, 10; L. P. Behrens, 230. Total number of shares held by the Directors is 415 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$7,500 00	\$15,000 00
Santa Clara.....	2,000 00	4,000 00
San Mateo.....	62,128 45	124,256 90
Totals .....	\$71,628 45	\$143,256 90

## BANK COMMISSIONERS' EXAMINATION. (January 21, 1892.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$300 00	Capital paid up .....	\$25,700 00
Loans and discounts.....	79,361 63	Due depositors .....	105,485 63
Cash balances.....	11,582 84	Interest collected .....	116 84
Due from banks and bankers ..	36,442 47	Rents, exchange, etc.....	23 35
Furniture, fixtures, etc. ....	2,450 00		
Expenses, taxes, etc. ....	946 38		
Other assets .....	242 50		
Total resources .....	\$131,325 82	Total liabilities .....	\$131,325 82

# ORANGE GROWERS BANK—RIVERSIDE. (Incorp. August 17, 1891.)

## JANUARY STATEMENT.

M. J. DANIELS, President.

H. T. HAYS, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$5,000 00	Capital paid in coin.....	\$53,125 00
Loans on real estate.....	1,200 00	Profit and loss and contin-	
Loans on stocks.....	9,250 00	gent fund.....	1,114 35
Loans on other securities.....	4,800 00	Due depositors.....	107,996 57
Loans on personal security,		Due banks and bankers.....	149 46
and overdrafts.....	57,612 79		
Money on hand.....	25,164 12		
Due from banks and bankers..	54,763 16		
Furniture and fixtures.....	3,500 00		
Expenses.....	1,095 31		
Total resources.....	\$162,385 38	Total liabilities.....	\$162,385 38

The amount of capital stock is \$250,000; amount subscribed is \$212,500; amount paid in coin is \$53,125. The total number of shares of stock issued is 2,125 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: M. J. Daniels, 50; George Frost, 50; J. R. Newberry, 50; J. D. McNab, 50; G. Rouse, 50; W. P. Lett, 50; Henry Wolseley Hutson, 50; W. S. Sweatt, 20; C. M. Loring, 20. Total number of shares held by the Directors is 390 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$1,200 00	\$4,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Las Peñasquitas Land and Water Co. bonds...	\$5,000 00	\$5,000 00	\$5,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
315 shares Riverside Railway Co. stock.....	\$15,750 00	\$3,000 00	\$9,375 00
1,498 shares Riverside Heights Water Co. stock..	14,980 00		
7½ shares Orange Growers Bank stock.....	750 00		
50 shares Rubidoux Building Co. stock.....	5,000 00		
24 shares Hall's Addition Water Co. stock.....	2,400 00	1,500 00	1,920 00
Totals.....	\$38,880 00	\$9,250 00	\$27,045 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Notes, mortgages, and acceptances held as collateral.....	\$4,800 00	\$9,271 11

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$5,000 00	Capital paid in coin.....	\$62,500 00
Loans on real estate.....	10,074 00	Profit and loss and contingent fund.....	5,797 99
Loans on stocks and bonds.....	21,325 00	Due depositors.....	152,725 92
Loans on other securities (grain, etc.).....	17,490 50	Due banks and bankers.....	611 66
Loans on personal security, and overdrafts.....	86,135 54		
Money on hand.....	38,803 56		
Due from banks and bankers..	34,739 08		
Furniture and fixtures.....	3,500 00		
Expenses.....	4,495 50		
Taxes.....	72 39		
Total resources.....	\$221,635 57	Total liabilities.....	\$221,635 57

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$62,500. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: M. J. Daniels, 50; George Frost, 50; J. R. Newberry, 50; J. D. McNab, 50; G. Rouse, 50; W. P. Lett, 50; W. A. Hoyt, 50; H. W. Hutson, 50; W. S. Sweatt, 20. Total number of shares held by the Directors is 420 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$10,074 00	\$37,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Las Peñasquitas Land and Water Co. bonds...	\$5,000 00	\$5,000 00	\$5,000 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
315 shares Riverside Railway Co. stock.....	\$15,750 00	{ \$3,700 00 }	{ \$9,375 00 }
1,498 shares Riverside Heights Water Co. stock	14,980 00		
67½ shares Orange Growers Bank stock.....	6,750 00		
49 shares Hall's Addition Water Co. stock...	4,900 00		
100 shares Rubidoux Building Co. stock.....	10,000 00		
4 bonds Las Peñasquitas Land and Water Co..	2,000 00	2,000 00	2,000 00
Totals.....	\$54,380 00	\$21,325 00	\$42,045 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Notes, mortgages, and warehouse receipts held as collateral.	\$17,490 50	\$30,368 00



## BANK COMMISSIONERS' EXAMINATION. (April 26, 1892.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants.....	\$5,000 00	Capital paid up.....	\$61,500 00
Loans and discounts.....	108,527 38	Due depositors.....	150,228 59
Cash balances.....	31,781 10	Due banks and bankers.....	358 00
Due from banks and bankers.....	63,218 16	Interest collected.....	3,172 02
Furniture, fixtures, etc.....	3,500 00	Rents, exchange, etc.....	210 02
Expenses, taxes, etc.....	3,441 99		
Total resources.....	\$215,468 63	Total liabilities.....	\$215,468 63

## RIVERSIDE BANKING COMPANY. (Incorp. February 12, 1885.)

## JANUARY STATEMENT.

A. KEITH, President.

E. C. DYER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$50,000 00	Capital paid in coin.....	\$303,680 00
Real estate taken for debt.....	38,401 66	Profit and loss and contingent fund.....	27,679 25
Miscellaneous stocks.....	30,090 00	Due depositors.....	688,522 57
Loans on real estate.....	80,312 19	Due banks and bankers.....	22,669 79
Loans on personal security, and overdrafts.....	651,445 68		
Money on hand.....	113,858 42		
Due from banks and bankers.....	72,253 21		
Furniture and fixtures.....	3,163 25		
Expenses.....	3,027 20		
Total resources.....	\$1,042,551 61	Total liabilities.....	\$1,042,551 61

The amount of capital stock is \$1,000,000; amount subscribed is \$303,680; amount paid in coin is \$303,680. The total number of shares of stock issued is 3,036 $\frac{80}{100}$  shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Dyer, 520; O. T. Dyer, 655; A. Keith, 260; J. A. Brenneman, 260; Orrin Backus, 149; E. C. Dyer, 65; C. J. Gill, 13. Total number of shares held by the Directors is 1,922 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$38,401 66	\$50,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$80,312 19	\$250,000 00



## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Cal. Marble and Building Stone Co. stock.....	\$65,000 00	\$16,750 00	\$16,750 00
Southern California Insurance Co. stock.....	5,000 00	5,175 00	5,175 00
Inter-Ocean Cold Storage Co. stock.....	2,500 00	2,500 00	2,500 00
Riverside Fruit Co. stock.....	5,000 00	5,000 00	5,000 00
Riverside Building and Loan Association stock.....	665 00	665 00	665 00
Totals .....	\$78,165 00	\$30,090 00	\$30,090 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$50,000 00	Capital paid in coin.....	\$354,000 00
Real estate taken for debt.....	22,651 66	Profit and loss and contin-	
Miscellaneous stocks.....	29,425 00	gent fund.....	23,194 51
Loans on real estate.....	154,450 69	Due depositors.....	726,341 09
Loans on personal security,		Due banks and bankers.....	8,816 49
and overdrafts.....	688,461 97		
Money on hand.....	76,590 71		
Due from banks and bankers.....	87,392 98		
Furniture and fixtures.....	3,379 08		
Total resources .....	\$1,112,352 09	Total liabilities .....	\$1,112,352 09

The amount of capital stock is \$1,000,000; amount subscribed is \$354,000; amount paid in coin is \$354,000. The total number of shares of stock issued is 3,540 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Dyer, 520; O. T. Dyer, 855; A. Keith, 260; J. A. Brennenman, 260; Orrin Backus, 143; E. C. Dyer, 65; C. J. Gill, 13. Total number of shares held by the Directors is 2,116 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$22,651 66	\$30,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$154,450 69	\$300,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
California Marble and Building Stone Co. stock.....	\$65,000 00	\$16,750 00	\$16,750 00
Southern California Insurance Co. stock.....	5,000 00	5,175 00	5,175 00
Inter-Ocean Cold Storage Co. stock.....	2,500 00	2,500 00	2,500 00
Riverside Fruit Co. stock.....	5,000 00	5,000 00	5,000 00
Totals .....	\$77,500 00	\$29,425 00	\$29,425 00

## BANK COMMISSIONERS' EXAMINATION. (August 3, 1891.)

Resources.		Liabilities.	
Real estate.....	\$39,410 88	Capital paid up.....	\$200,000 00
Invested in stocks, bonds, and warrants.....	55,090 00	Reserve fund.....	60,000 00
Loans and discounts.....	885,680 29	Due depositors.....	660,632 91
Cash balances.....	78,083 42	Due banks and bankers.....	165,725 32
Due from banks and bankers.....	25,079 78	Interest collected.....	11,670 62
Furniture, fixtures, etc.....	3,920 25		
Expenses, taxes, etc.....	7,764 23		
Total resources.....	\$1,098,028 85	Total liabilities.....	\$1,098,028 85

## CALIFORNIA STATE BANK—SACRAMENTO. (Incorp. April 10, 1882.)

## JANUARY STATEMENT.

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.		Liabilities.	
Bank premises, including safe deposit vaults.....	\$118,419 49	Capital paid in coin.....	\$250,000 00
Miscellaneous bonds and stocks.....	37,000 00	Reserve fund.....	100,000 00
Loans on real estate.....	257,950 34	Profit and loss and contingent fund.....	30,000 00
Loans on stocks, bonds, and warrants.....	35,749 99	Due depositors.....	828,224 28
Loans on other securities (grain, etc.).....	35,500 00	Due banks and bankers.....	196,173 10
Loans on personal security, and overdrafts.....	618,189 31	Dividends unpaid.....	10,000 00
Money on hand.....	213,562 22	Other liabilities (interest collected).....	765 25
Due from banks and bankers.....	74,206 82		
Furniture and fixtures.....	9,303 62		
Other assets.....	15,280 84		
Total resources.....	\$1,415,162 63	Total liabilities.....	\$1,415,162 63

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 2,776; Frederick Cox, 200; C. W. Clarke, 200; Joseph Steffens, 400; Geo. C. Perkins, 200; Norman Rideout, 100; W. E. Gerber, 150. Total number of shares held by the Directors is 4,026 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$139,182 99	\$228,800 00
Placer.....	6,500 00	29,000 00
Yolo.....	23,461 75	40,000 00
Lassen.....	1,305 60	5,000 00
Tehama.....	85,000 00	150,000 00
Santa Clara.....	2,500 00	5,000 00
Totals.....	\$257,950 34	\$457,800 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Sacramento City Street Improvement bonds ..	\$35,000 00	\$35,000 00	\$35,000 00
Sacramento City St. Improvement Co. stock ..	1,000 00	1,000 00	1,000 00
Sacramento City Swimming Bath stock .....	1,000 00	1,000 00	1,000 00
Totals .....	\$37,000 00	\$37,000 00	\$37,000 00

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Amount Loaned.	Market Value.
Sacramento Bank stock .....	\$13,441 94	\$30,000 00
Buffalo Brewing Co. stock .....	10,232 70	27,200 00
Building and Loan stock .....	4,431 18	6,700 00
Southern Pacific Co. bonds .....	3,589 17	3,600 00
Miscellaneous stocks and warrants .....	4,055 00	7,400 00
Totals .....	\$35,749 99	\$74,900 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$1,500 00	\$4,000 00
Wines, brandies, and cooperage .....	34,000 00	60,000 00
Totals .....	\$35,500 00	\$64,000 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Items in course of collection .....	\$13,596 13	\$13,596 13
Telephone line .....	1,684 71	1,684 71
Totals .....	\$15,280 84	\$15,280 84

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises, including safe deposit vaults .....	Capital paid in coin .....
Miscellaneous bonds and stocks .....	Reserve fund .....
Loans on real estate .....	Profit and loss and contingent fund .....
Loans on stocks and bonds .....	Due depositors .....
Loans on other securities (grain, etc.) .....	Due banks and bankers .....
Loans on personal security, and overdrafts .....	Dividends unpaid .....
Money on hand .....	Interest collected .....
Due from banks and bankers .....	
Furniture and fixtures .....	
Other assets .....	
Total resources .....	Total liabilities .....

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 2,776; Frederick Cox, 200; C. W. Clarke, 200; Joseph Steffens, 400; George C. Perkins, 200; Norman Rideout, 100; W. E. Gerber, 150. Total number of shares held by the Directors is 4,026 shares.

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$119,113 27	\$208,000 00
Placer.....	8,500 00	48,000 00
Yolo.....	25,541 75	40,900 00
Tehama.....	119,357 84	170,000 00
Santa Clara.....	2,500 00	5,000 00
Lassen.....	434 21	1,300 00
Totals .....	\$275,447 07	\$473,200 00

#### AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Sacramento City Street Improvement Co. bonds	\$35,000 00	\$35,000 00	\$35,000 00
Sacramento City Street Improvement Co. stock	100 00	100 00	100 00
Sacramento City Swimming Bath stock .....	1,000 00	1,000 00	1,000 00
Totals .....	\$36,100 00	\$36,100 00	\$36,100 00

#### AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.	Market Value.
Sacramento Bank stock.....	\$12,391 94	\$30,000 00
Buffalo Brewing Co. stock.....	16,140 00	29,400 00
Building and Loan Association stock.....	8,127 00	11,750 00
Southern Pacific Co. bonds.....	4,460 47	4,600 00
Sacramento Packing and Drying Co. stock .....	900 00	1,650 00
Totals .....	\$42,019 41	\$77,400 00

#### AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wines, brandies, and cooperage.....	\$28,949 00	\$36,500 00

## BANK COMMISSIONERS' EXAMINATION. (August 5, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$103,336 99	Capital paid up .....	\$250,000 00
Invested in stocks, bonds, and warrants .....	23,000 00	Reserve fund .....	100,000 00
Loans and discounts .....	1,027,441 92	Due depositors .....	765,081 64
Cash balances .....	109,598 44	Due banks and bankers .....	180,217 30
Due from banks and bankers .....	32,531 83	Interest collected .....	3,273 67
Furniture, fixtures, etc. ....	9,160 50	Rents, exchange, etc. ....	779 50
Expenses, taxes, etc. ....	2,601 22	Profit and loss .....	25,000 00
Other assets .....	16,699 71	Other liabilities .....	18 50
Total resources .....	\$1,324,370 61	Total liabilities .....	\$1,324,370 61

## BANK OF ST. HELENA. (Incorp. August 9, 1882.)

## JANUARY STATEMENT.

H. J. LEWELLING, President.

OWEN WADE, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$10,425 00	Capital paid in coin .....	\$100,000 00
County warrants .....	411 50	Profit and loss and contingent fund .....	13,559 08
Loans on real estate .....	53,981 00	Due depositors .....	77,887 35
Loans on stocks .....	5,500 00	Dividends unpaid .....	343 21
Loans on other securities .....	17,286 77		
Loans on personal security, and overdrafts .....	83,963 59		
Money on hand .....	10,197 68		
Due from banks and bankers .....	7,024 10		
Furniture and fixtures .....	3,000 00		
Total resources .....	\$191,789 64	Total liabilities .....	\$191,789 64

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. J. Lewelling, 110; C. E. Davis, 96; S. Ewer, 10; William Giselman, trustee, 295; J. B. Atkinson, 50; W. J. G. Dawson, 17; W. W. Lyman, 13; Charles Thompson, 10; I. J. Newkirk, 16; W. Peterson, 5; S. C. Hastings, 5. Total number of shares held by the Directors is 627 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$50,175 00	\$90,400 00
Lake .....	534 00	750 00
Alameda .....	3,272 00	3,600 00
Totals .....	\$53,981 00	\$94,650 00



## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
75 shares of this bank.....	\$7,500 00	\$5,000 00	\$7,875 00
50 shares Spring Valley Waterworks stock .....	5,000 00	500 00	4,800 00
Totals .....	\$12,500 00	\$5,500 00	\$12,675 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wines and cooperage in Napa County.....	\$17,286 77	\$26,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,425 00	Capital paid in coin.....	\$100,000 00
County warrants.....	540 90	Profit and loss and contin-	
Loans on real estate .....	53,331 00	gent fund .....	13,481 40
Loans on other securities		Due depositors.....	70,993 25
(wine, etc.).....	17,111 71	Due banks and bankers.....	17,640 14
Loans on personal security		Dividends unpaid.....	297 46
and overdrafts.....	105,825 13		
Money on hand.....	12,178 51		
Furniture and fixtures.....	3,000 00		
Total resources .....	\$202,412 25	Total liabilities .....	\$202,412 25

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. J. Lewelling, 110; C. E. Davis, 101; Wm. Giselman, trustee, 295; S. Ewer, 10; Chas. Thompson, 10; W. W. Lyman, 13; J. B. Atkinson, 50; I. J. Newkirk, 16; W. J. D. Dawson, 17; Wm. Peterson, 5; S. C. Hastings, 5. Total number of shares held by the Directors is 632 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$49,525 00	\$82,480 00
Alameda .....	3,272 00	3,000 00
Lake.....	534 00	720 00
Totals .....	\$53,331 00	\$86,200 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wines and cooperage in wine cellars.....	\$17,111 71	\$23,800 00

## BANK COMMISSIONERS' EXAMINATION. (September 8, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$10,425 00	Capital paid up .....	\$100,000 00
Invested in stocks, bonds, and warrants .....	992 71	Due depositors .....	71,515 29
Loans and discounts .....	141,351 34	Interest collected .....	292 12
Cash balances .....	10,881 01	Rents, exchange, etc. ....	41 87
Due from banks and bankers ..	20,143 40	Dividends unpaid .....	834 96
Furniture, fixtures, etc. ....	3,000 00	Profit and loss .....	14,165 27
Expenses, taxes, etc. ....	56 05		
Total resources .....	\$186,849 51	Total liabilities .....	\$186,849 51

## MONTEREY COUNTY BANK—SALINAS CITY. (Incorp. October 17, 1890.)

## JANUARY STATEMENT.

WILLIAM VANDERHURST, President.

LUTHER RODGERS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$18,100 00	Capital paid in coin .....	\$100,000 00
County warrants .....	19 50	Due depositors .....	146,611 35
Loans on real estate .....	67,037 20	Due banks and bankers .....	2,088 23
Loans on warehouse receipts ..	70,488 85	Interest collected .....	8,857 76
Loans on personal security, and overdrafts .....	51,819 26	Collections and exchange ..	665 68
Money on hand .....	33,104 38	Rent .....	422 50
Due from banks and bankers ..	10,522 69		
Furniture and fixtures .....	1,900 00		
Expenses .....	4,535 06		
Taxes .....	1,118 58		
Total resources .....	\$258,645 52	Total liabilities .....	\$258,645 52

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$100,000. The amount paid on each share of stock is \$50; no stock will be issued until the full amount of capital is paid in.

The names of the Directors, and number of shares of stock held by each, are as follows: William Vanderhurst, 10; James B. Iverson, 40; M. Lynn, 100; Francis Doud, 125; R. L. Porter, 10; Charles T. Romie, 50; James H. McDougall, 120. Total number of shares held by the Directors is 455 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$67,037 20	\$188,870 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Grain in warehouse .....	\$70,488 85	\$68,737 37

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$18,100 00	Capital paid in coin .....	\$120,000 00
Loans on real estate .....	71,027 78	Due depositors .....	117,839 95
Loans on personal security, and overdrafts .....	133,383 83	Due banks and bankers .....	1,127 46
Money on hand .....	19,177 22	Interest collected .....	14,908 98
Due from banks and bankers ..	4,454 78	Rents and exchange .....	1,385 18
Furniture and fixtures .....	1,900 00		
Expenses .....	6,119 38		
Taxes .....	1,118 58		
Total resources .....	\$255,261 57	Total liabilities .....	\$255,261 57

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$120,000. There will be no stock issued until full amount is paid up; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Vanderhurst, 10; Jas. B. Iverson, 40; M. Lynn, 100; Francis Doud, 125; R. L. Porter, 10; C. T. Romie, 50; Jas. H. McDougall, 120. Total number of shares held by the Directors is 455 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$71,027 78	\$181,300 00

## BANK COMMISSIONERS' EXAMINATION. (September 10, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$18,100 00	Capital paid up .....	\$83,750 00
Loans and discounts .....	163,703 83	Due depositors .....	140,456 90
Cash balances .....	20,665 84	Due banks and bankers .....	1,526 66
Due from banks and bankers ..	21,298 32	Interest collected .....	2,498 99
Furniture, fixtures, etc. ....	1,900 00	Rents, exchange, etc. ....	679 45
Expenses, taxes, etc. ....	3,244 01		
Total resources .....	\$228,912 00	Total liabilities .....	\$228,912 00

## SALINAS CITY BANK. (Incorp. May 10, 1873.)

## JANUARY STATEMENT.

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	12,714 33	Profit and loss and contingent fund.....	85,000 00
Bank stock.....	5,000 00	Due depositors.....	385,888 57
County warrants.....	92 05	Due banks and bankers.....	1,432 40
Loans on real estate.....	232,173 89	Dividends unpaid.....	7,500 00
Loans on stocks.....	110,605 23	Suspense account.....	172 50
Loans on other securities (grain, etc.).....	259,343 03	Interest collected.....	25,496 21
Loans on personal security, and overdrafts.....	109,277 22	Discount and exchange.....	568 47
Money on hand.....	49,661 25	Rents.....	1,498 85
Due from banks and bankers..	4,063 28		
Expenses.....	7,158 79		
Taxes.....	4,467 93		
Total resources.....	\$807,557 00	Total liabilities.....	\$807,557 00

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Carr, 750; A. B. Jackson, 150; J. H. McDougall, 100; E. Archer, 75; Thomas Rea, 225. Total number of shares held by the Directors is 1,300 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey.....	\$12,714 33	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey.....	\$232,173 89	\$340,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
50 shares Donohoe-Kelly Banking Co. stock...	\$5,000 00	\$5,000 00	\$5,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
500 shares Salinas City Bank stock .....	\$50,000 00	\$48,575 20	\$70,000 00
250 shares Salinas Valley Warehouse Association stock .....	25,000 00	15,060 20	25,000 00
455 shares Central Milling Co. stock .....	45,500 00	41,731 55	45,500 00
100 shares San Diego Gas and Electric Light Co. stock .....	10,000 00	3,000 00	10,000 00
125 shares Tombstone Land and Cattle Co. stock .....	3,000 00	2,238 28	3,000 00
Totals .....	\$133,500 00	\$110,605 23	\$153,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Beans .....	\$600 00	\$1,250 00
Barley .....	19,053 83	29,418 00
Wheat .....	239,689 20	241,000 00
Totals .....	\$259,343 03	\$271,668 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate taken for debt ...	Profit and loss and contin-
Bank stock .....	gent fund .....
County warrants .....	Due depositors .....
Loans on real estate .....	Dividends unpaid .....
Loans on stocks .....	Suspense account .....
Loans on other securities	Interest collected .....
(grain, etc.) .....	Rents .....
Loans on personal security,	Discount and exchange .....
and overdrafts .....	
Money on hand .....	
Due from banks and bankers ..	
Expenses .....	
Total resources .....	Total liabilities .....

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Carr, 750; A. B. Jackson, 150; J. H. McDougall, 100; Elisha Archer, 75; Thomas Rea, 225. Total number of shares held by the Directors is 1,300 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey .....	\$12,714 33	\$20,000 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$245,140 16	\$350,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
50 shares Donohoe-Kelly Banking Co. stock ..	\$5,000 00	\$5,000 00	\$5,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
500 shares Salinas City Bank stock .....	\$50,000 00	\$49,871 02	\$70,000 00
250 shares Salinas Valley Warehouse Associa- tion stock .....	25,000 00	19,477 98	25,000 00
305 shares Central Milling Co. stock .....	30,500 00	13,191 48	30,500 00
100 shares San Diego Gas and Electric Light Co. stock .....	10,000 00	3,000 00	10,000 00
125 shares Tombstone Land and Cattle Co. stock	3,000 00	2,238 28	3,000 00
Totals .....	\$118,500 00	\$87,778 76	\$138,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat and barley .....	\$82,153 18	\$86,000 00

## BANK COMMISSIONERS' EXAMINATION. (September 11, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$13,000 00	Capital paid up.....	\$300,000 00
Other real estate.....	12,714 33	Reserve fund.....	85,000 00
Invested in stocks, bonds, and warrants .....	5,000 00	Due depositors.....	368,229 61
Loans and discounts.....	642,664 91	Interest collected .....	20,788 48
Cash balances.....	25,879 37	Rents, exchange, etc.....	1,385 68
Due from banks and bankers..	71,369 72	Other liabilities.....	172 50
Expenses, taxes, etc.....	4,947 94		
Total resources.....	\$775,576 27	Total liabilities .....	\$775,576 27

## BANK OF SANGER. (Incorp. October 4, 1890.)

## JANUARY STATEMENT.

A. KUTNER, President.

C. B. PRESSLEY, Cashier.

Resources.		Liabilities.	
County warrants .....	\$365 85	Capital paid in coin .....	\$20,000 00
Loans on real estate .....	6,200 00	Profit and loss and contingent fund .....	46 33
Loans on stocks .....	200 00	Due depositors .....	29,677 23
Loans on personal security, and overdrafts .....	39,633 18	Due banks and bankers .....	3,858 11
Money on hand .....	5,846 63		
Due from banks and bankers ..	288 64		
Furniture and fixtures .....	1,047 37		
Total resources .....	\$53,581 67	Total liabilities .....	\$53,581 67

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 245; S. Frankenau, 100; H. W. Chase, 100; W. W. Phillips, 50; C. B. Pressley, 35. Total number of shares held by the Directors is 530 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$6,200 00	\$37,500 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
School warrants .....	\$365 85	\$365 85	\$365 85

## AMOUNT LOANED ON STOCKS.

Description or Class.	Amount Loaned.	Market Value.
Centerville and Kingsburg Irrigation Ditch Co. stock .....	\$200 00	\$400 00

## JULY STATEMENT.

Resources.		Liabilities.	
County warrants .....	\$10 00	Capital paid in coin .....	\$20,000 00
Loans on real estate .....	5,000 00	Profit and loss and contingent fund .....	46 33
Loans on stocks .....	200 00	Due depositors .....	30,981 02
Loans on personal security, and overdrafts .....	37,601 98	Due banks and bankers .....	393 56
Money on hand .....	7,042 71	Interest collected .....	1,628 92
Due from banks and bankers ..	698 77	Exchange collected .....	186 86
Furniture and fixtures .....	1,047 37		
Expenses .....	1,635 86		
Total resources .....	\$53,236 69	Total liabilities .....	\$53,236 69

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 155; S. Frankenau, 100; H. W. Chase, 100; W. W. Phillips, 50; C. B. Pressley, 35. Total number of shares held by the Directors is 440 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$5,000 00	\$27,500 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County warrant .....	\$10 00	\$10 00	\$10 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Amount Loaned.	Market Value.
Centerville and Kingsburg Irrigation Ditch Co. stock .....	\$200 00	\$400 00

## BANK COMMISSIONERS' EXAMINATION. (May 26, 1892.)

Resources.		Liabilities.	
Loans and discounts .....	\$44,895 59	Capital paid up .....	\$20,000 00
Cash balances .....	5,783 33	Due depositors .....	30,238 30
Due from banks and bankers ..	958 88	Due banks and bankers .....	2,145 22
Furniture, fixtures, etc. ....	1,047 37	Interest collected .....	1,256 49
Expenses, taxes, etc. ....	1,152 05	Rents, exchange, etc. ....	152 88
		Profit and loss .....	46 33
Total resources .....	\$53,837 22	Total liabilities .....	\$53,837 22

# FARMERS EXCHANGE BANK OF SAN BERNARDINO. (Incorp. May 16, 1881.)

## JANUARY STATEMENT.

H. L. DREW, President.

S. F. ZOMBRO, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$68,221 21	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	18,477 80	Reserve fund.....	100,000 00
County warrants.....	1,279 60	Profit and loss and contin-	
Loans on real estate.....	57,150 39	gent fund.....	4,260 61
Loans on stocks.....	34,095 00	Due depositors.....	355,904 20
Loans on other securities		Due banks and bankers.....	14,696 25
(grain, etc.).....	3,880 00		
Loans on personal security,			
and overdrafts.....	253,348 85		
Money on hand.....	49,583 38		
Due from banks and bankers..	31,309 96		
Furniture and fixtures.....	7,130 48		
Other assets.....	384 39		
Total resources.....	\$524,861 06	Total liabilities.....	\$524,861 06

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 314 $\frac{3}{4}$ ; Richard Gird, 229 $\frac{1}{4}$ ; N. S. McAbee, 112 $\frac{1}{4}$ ; John Andreson, 34 $\frac{1}{4}$ ; James Fleming, 34 $\frac{1}{4}$ ; M. Byrne, 30; S. F. Zombro, 30. Total number of shares held by the Directors is 785 shares.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$18,477 80	\$18,477 80

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$57,150 39	\$152,000 00

### AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Farmers Exchange Bank stock.....	\$9,925 00	\$15,500 00	\$15,500 00
Savings Bank of San Bernardino stock.....	3,250 00		
Mt. Vernon Orange Grove and Fruit Co. stock.....	2,200 00	857 00	1,500 00
Lytle Creek Water Co. stock.....	1,700 00	550 00	2,400 00
San Bernardino Artificial Stone and Improve-			
ment Co. stock.....	17,820 00	600 00	700 00
Banning Land Co. stock.....	37,400 00	9,000 00	9,000 00
Semi-Tropic Land and Water Co. stock.....	9,500 00	1,775 00	2,000 00
Arrowhead and Waterman Railway Co. stock.....	5,000 00	740 00	3,000 00
North Fork Water Co. stock.....	9,000 00	2,223 00	3,500 00
Etiwanda Water Co. stock.....	8,000 00	2,850 00	3,200 00
Totals.....	\$103,795 00	\$34,095 00	\$40,800 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for barley and wheat .....	\$3,880 00	\$7,800 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$68,221 21	Capital paid in coin .....	\$50,000 00
Real estate taken for debt .....	17,231 71	Reserve fund .....	100,000 00
Miscellaneous bonds and stocks .....	9,100 87	Profit and loss and contin- gent fund .....	9,725 70
County warrants .....	1,123 80	Due depositors .....	296,417 45
Loans on real estate .....	31,814 88	Due banks and bankers .....	12,504 22
Loans on stocks and bonds .....	20,466 00		
Loans on personal security, and overdrafts .....	217,720 28		
Money on hand .....	40,131 67		
Due from banks and bankers .....	49,420 47		
Furniture and fixtures .....	7,130 48		
Other assets .....	6,286 00		
Total resources .....	\$468,647 37	Total liabilities .....	\$468,647 37

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 314 $\frac{3}{4}$ ; Richard Gird, 229 $\frac{1}{2}$ ; N. S. McAbee, 112 $\frac{1}{4}$ ; John Andreson, 34 $\frac{1}{4}$ ; James Fleming, 34 $\frac{1}{4}$ ; S. F. Zombro, 30. Total number of shares held by the Directors is 755 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Bernardino .....	\$17,231 71

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino .....	\$31,814 88	\$64,500 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Banning Land Co. stock .....	\$37,500 00	\$8,548 00	\$8,548 00
San Bernardino Street Improvement bonds .....		552 87	581 37
Totals .....		\$9,100 87	\$9,129 37



## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Mt. Vernon Orange Grove and Fruit Co. stock.	\$2,200 00	\$857 00	\$1,500 00
San Bernardino Building and Loan Association stock .....	-----	434 00	500 00
San Bernardino Street Improvement bonds.....	-----	1,600 00	2,500 00
San Bernardino Artificial Stone and Improvement Co. stock .....	17,820 00	600 00	1,500 00
North Fork Water Co. stock .....	5,000 00	1,775 00	2,000 00
Etiwanda Water Co. stock .....	3,000 00	1,200 00	1,200 00
Farmers Exchange Bank stock .....	8,900 00	14,000 00	16,000 00
Savings Bank of San Bernardino stock .....	3,400 00		
Totals .....	-----	\$20,466 00	\$25,200 00

## BANK COMMISSIONERS' EXAMINATION. (April 22, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$68,221 21	Capital paid up .....	\$50,000 00
Other real estate .....	17,221 71	Reserve fund .....	100,000 00
Invested in stocks, bonds, and warrants .....	10,686 46	Due depositors .....	309,098 55
Loans and discounts .....	293,001 94	Due banks and bankers .....	342 05
Cash balances .....	19,361 78	Rents, exchange, etc. ....	708 81
Due from banks and bankers ..	40,578 98	Profit and loss .....	663 71
Furniture, fixtures, etc. ....	7,130 48	Other liabilities .....	403 70
Expenses, taxes, etc. ....	4,061 72		
Other assets .....	952 34		
Total resources .....	\$461,216 62	Total liabilities .....	\$461,216 62

## BANK OF VENTURA—SAN BUENAVENTURA. (Incorp. September 19, 1874.)

## JANUARY STATEMENT.

E. P. FOSTER, President.

J. A. WALKER, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$27,603 98	Capital paid in coin .....	\$100,000 00
County warrants .....	10 00	Reserve fund .....	73,514 96
Loans on real estate .....	70,108 50	Due depositors .....	204,765 36
Loans on other securities (grain, etc.) .....	36,000 00	Due banks and bankers .....	6,448 56
Loans on personal security, and overdrafts .....	162,675 13		
Money on hand .....	36,820 62		
Due from banks and bankers ..	50,510 65		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$384,728 88	Total liabilities .....	\$384,728 88

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: E. P. Foster, 591; A. Bernheim, 420; J. A. Walker, 220; L. C. McKeeby, 125; C. Williams, 30; W. S. Chaffee, 30; J. H. Chaffee, 40. Total number of shares held by the Directors is 1,456 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$70,108 50	\$125,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Warehouse receipts for grain .....	\$36,000 00
Personal security .....	162,675 13
Total .....	\$198,675 13

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$26,769 76	Capital paid in coin .....	\$100,000 00
County warrants .....	423 38	Reserve fund .....	82,123 31
Loans on real estate .....	59,883 30	Due depositors .....	160,511 46
Loans on personal security, and overdrafts .....	202,605 15	Due banks and bankers .....	622 21
Money on hand .....	33,112 19		
Due from banks and bankers ..	19,463 20		
Furniture and fixtures .....	1,000 00		
Total resources .....	\$343,256 98	Total liabilities .....	\$343,256 98

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: E. P. Foster, 591; A. Bernheim, 420; J. A. Walker, 220; L. C. McKeeby, 125; C. Williams, 30; W. S. Chaffee, 30; J. H. Chaffee, 40. Total number of shares held by the Directors is 1,456 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$59,883 30	\$100,000 00

## BANK COMMISSIONERS' EXAMINATION. (March 16, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$26,145 83	Capital paid up.....	\$100,000 00
Invested in warrants.....	17 50	Due depositors.....	148,926 74
Loans and discounts.....	272,182 61	Due banks and bankers.....	3,812 01
Cash balances.....	24,179 57	Interest collected.....	2,049 37
Due from banks and bankers..	4,788 62	Rents, exchange, etc.....	179 05
Furniture, fixtures, etc.....	1,000 00	Profit and loss.....	73,477 47
Expenses, taxes, etc.....	130 51		
Total resources .....	\$328,444 64	Total liabilities .....	\$328,444 64

## BANK OF COMMERCE—SAN DIEGO. (Incorp. September 24, 1887.)

## JANUARY STATEMENT.

JOHN LONG, President.

G. W. JORRES, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$51,017 92	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	1,283 21	Profit and loss and contin-	
Miscellaneous bonds.....	27,000 00	gent fund.....	7,320 07
County warrants.....	1,376 81	Due depositors.....	144,229 21
Loans on personal security, and overdrafts.....	93,070 09		
Money on hand.....	57,577 80		
Due from banks and bankers..	12,993 02		
Furniture and fixtures.....	4,179 50		
Expenses and taxes paid.....	2,912 28		
Other assets.....	138 65		
Total resources .....	\$251,549 28	Total liabilities .....	\$251,549 28

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John Long, 10; R. M. Powers, 340; G. W. Jorres, 75; M. German, 10; E. S. Torrance, 15; John F. Sinks, 40; J. A. Flint, 25. Total number of shares held by the Directors is 515 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$1,283 21	\$1,750 00

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
San Diego Gas and Electric Light bonds .....	\$27,000 00	\$27,000 00	\$27,000 00
San Diego City and County warrants.....	1,376 81	1,376 81	1,376 81
Totals .....	\$28,376 81	\$28,376 81	\$28,376 81

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$51,017 92	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	2,283 21	Profit and loss and contingent fund.....	9,817 90
Miscellaneous stocks.....	28,000 00	Due depositors.....	151,249 01
County warrants.....	5,935 24	Due banks and bankers.....	12,634 24
Loans on personal security, and overdrafts.....	100,905 09		
Money on hand.....	47,004 33		
Due from banks and bankers..	30,262 40		
Furniture and fixtures.....	4,246 00		
Expenses and taxes paid.....	3,987 56		
Other assets.....	59 40		
Total resources.....	\$273,701 15	Total liabilities.....	\$273,701 15

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Powers, 350; John F. Sinks, 40; E. S. Torrance, 15; G. W. Jorres, 75; J. A. Gibson, 25; F. W. Ewing, 30; D. C. Reed, 30. Total number of shares held by the Directors is 565 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$2,283 21	\$2,750 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
San Diego Gas and Electric Light Co. stock...	\$27,000 00	\$27,000 00	\$27,000 00
Bank stock.....	1,000 00	1,000 00	1,000 00
San Diego City warrants.....	4,388 62	4,388 62	4,388 62
San Diego County warrants.....	275 75	275 75	275 75
Irrigation district warrants.....	1,270 87	1,270 87	1,270 87
Totals.....	\$33,935 24	\$33,935 24	\$33,935 24

## BANK COMMISSIONERS' EXAMINATION. (November 17, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$51,017 92	Capital paid up.....	\$100,000 00
Other real estate.....	1,283 51	Due depositors.....	143,079 16
Invested in stocks, bonds, and warrants.....	28,325 41	Due banks and bankers.....	9,451 79
Loans and discounts.....	92,105 31	Interest collected.....	3,935 91
Cash balances.....	58,554 16	Rents, exchange, etc.....	244 00
Due from banks and bankers..	19,784 14	Dividends unpaid.....	25 00
Furniture, fixtures, etc.....	4,179 50	Profit and loss.....	996 38
Expenses, taxes, etc.....	2,843 94		
Other assets.....	138 65		
Total resources.....	\$257,732 24	Total liabilities.....	\$257,732 24

## STATE BANK OF SAN JACINTO. (Incorp. November 24, 1886.)

## JANUARY STATEMENT.

J. A. GREEN, President.

G. T. DAGGETT, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$5,706 50	Capital paid in coin.....	\$23,875 00
Real estate taken for debt.....	4,828 93	Profit and loss and contin-	
Loans on real estate.....	9,403 00	gent fund.....	2,889 62
Loans on stocks, bonds, and		Due depositors.....	46,635 14
warrants.....	781 00	Due banks and bankers.....	4,425 62
Loans on other securities			
(grain, etc.).....	8,807 00		
Loans on personal security,			
and overdrafts.....	29,273 89		
Money on hand.....	7,445 31		
Due from banks and bankers	9,939 20		
Furniture and fixtures.....	1,640 55		
Total resources.....	\$77,825 38	Total liabilities.....	\$77,825 38

The amount of capital stock is \$100,000; amount subscribed is \$95,500; amount paid in coin is \$23,875. The total number of shares of stock issued is 955 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. J. Inwall, 100; James McLaren, 240; P. L. Griffin, 5; James Kerr, 50; F. Estudillo, 30; G. T. Daggett, 30; L. Middlecoff, 30; G. D. Compton, 40; J. A. Green, 100. Total number of shares held by the Directors is 625 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$4,828 93	\$4,828 93

## LOANS ON REAL ESTATE BY COUNTIES.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$9,403 00	\$19,500 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.
San Jacinto and Pleasant Valley Irrigation District warrants.....	\$781 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$8,807 00	\$11,000 00



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$5,706 50	Capital paid in coin.....	\$25,000 00
Real estate taken for debt....	5,879 18	Reserve fund.....	500 00
Loans on real estate.....	6,413 00	Profit and loss and contin-	
Loans on stocks and warrants	2,730 00	gent fund.....	1,092 78
Loans on other securities		Due depositors.....	45,155 65
(grain, etc.).....	4,651 00	Due banks and bankers.....	3,990 84
Loans on personal security,			
and overdrafts.....	26,739 42		
Money on hand.....	5,313 38		
Due from banks and bankers..	16,090 34		
Furniture and fixtures.....	1,652 55		
Expenses.....	1,563 30		
Total resources.....	\$75,738 67	Total liabilities.....	\$75,738 67

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. J. Inwall, 100; James McLaren, 165; James Kerr, 5; P. L. Griffin, 5; Francisco Estudillo, 30; G. T. Daggett, 30; Lawrence Middlecoff, 30; G. D. Compton, 40; J. A. Green, 100. Total number of shares held by the Directors is 505 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Diego.....	\$4,879 18	\$4,879 18

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$6,413 00	\$11,000 00

## AMOUNT LOANED ON BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
San Jacinto and Pleasant Valley Irrigation District warrants.....	\$1,885 00	\$1,885 00	\$1,885 00
San Jacinto and Pleasant Valley Irrigation District bonds (guaranteed).....	500 00		
San Jacinto School District warrants.....	345 00	345 00	345 00
Totals.....	\$2,730 00		

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Crop mortgages.....	\$2,465 00	\$4,000 00
Warehouse receipts for grain.....	2,186 00	2,500 00
Totals.....	\$4,651 00	\$6,500 00

## BANK COMMISSIONERS' EXAMINATION. (December 9, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$5,706 50	Capital paid up.....	\$23,875 00
Other real estate.....	4,828 93	Due depositors.....	62,728 99
Loans and discounts.....	51,094 43	Interest collected.....	3,244 03
Cash balances.....	7,739 66	Profit and loss.....	1,704 83
Due from banks and bankers.....	17,173 03		
Furniture, fixtures, etc.....	1,640 55		
Expenses, taxes, etc.....	3,369 75		
Total resources.....	\$91,552 85	Total liabilities.....	\$91,552 85

## BANK OF SAN JOSÉ. (Incorp. January 31, 1868.)

## JANUARY STATEMENT.

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$120,000 00	Capital paid in coin.....	\$200,000 00
Miscellaneous bonds and stocks.....	103,650 00	Reserve fund.....	100,000 00
County warrants.....	2,668 70	Profit and loss and contingent fund.....	53,524 40
Loans on real estate.....	291,698 77	Due depositors.....	517,533 45
Loans on stocks.....	10,290 09	Due banks and bankers.....	17,042 89
Loans on personal security, and overdrafts.....	139,109 98	Dividends unpaid.....	2,662 50
Money on hand.....	103,838 63	Other liabilities (reserved for taxes).....	2,679 80
Due from banks and bankers.....	119,186 87		
Furniture and fixtures.....	3,000 00		
Total resources.....	\$893,443 04	Total liabilities.....	\$893,443 04

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows: T. Ellard Beans, 211½; William Knox Beans, 10; John T. Colahan, 5. Total number of shares held by the Directors is 226½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$291,698 77	\$659,250 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Northern Pacific Railroad general first mortgage bonds .....	\$47,000 00	\$51,700 00	\$54,050 00
Santa Clara County bonds .....	34,000 00	34,000 00	34,000 00
Los Gatos School District bonds .....	3,500 00	3,500 00	3,500 00
Evergreen School District bonds .....	5,000 00	5,000 00	5,000 00
Spring Valley Waterworks bonds .....	1,000 00	1,245 00	1,200 00
San José Woolen Manufacturing Co. stock .....	10,000 00	6,000 00	6,000 00
Farmers Union (San José) stock .....	1,500 00	1,905 00	2,000 00
Light and Power Co. (San José) stock .....	1,100 00	300 00	300 00
Santa Clara County warrants .....	2,668 70	2,668 70	2,668 70
Totals .....	\$105,768 70	\$106,318 70	\$108,718 70

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Bank stock .....	\$7,400 00	\$6,195 09	\$9,640 00
Miscellaneous local stocks .....	18,000 00	4,095 00	6,080 00
Totals .....	\$25,400 00	\$10,290 09	\$15,720 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$120,000 00	Capital paid in coin .....	\$200,000 00
Miscellaneous bonds and stocks .....	100,580 00	Reserve fund .....	100,000 00
Loans on real estate .....	292,669 65	Profit and loss and contingent fund .....	64,858 80
Loans on stocks .....	10,300 00	Due depositors .....	422,659 88
Loans on other securities (grain, etc.) .....	500 00	Due banks and bankers .....	11,156 37
Loans on personal security, and overdrafts .....	164,002 88	Dividends unpaid .....	2,532 50
Money on hand .....	42,770 15		
Due from banks and bankers .....	59,664 10		
Furniture and fixtures .....	3,000 00		
Other assets .....	7,720 77		
Total resources .....	\$801,207 55	Total liabilities .....	\$801,207 55

The amount of capital stock is \$250,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 400 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows: T. Ellard Beans, 21½; Wm. Knox Beans, 10; John T. Colahan, 5. Total number of shares held by the Directors is 226½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$291,269 65	\$647,250 00
Alameda .....	1,400 00	10,000 00
Totals .....	\$292,669 65	\$657,250 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Northern Pacific Railroad general first mortgage bonds .....	\$47,000 00	\$51,700 00	\$54,050 00
Santa Clara County bonds .....	31,000 00	31,000 00	31,000 00
Los Gatos School District bonds .....	2,500 00	2,500 00	2,500 00
Evergreen School District bonds .....	5,000 00	5,000 00	5,000 00
Spring Valley Waterworks bonds .....	1,000 00	1,245 00	1,200 00
San José Woolen Manufacturing Co. stock .....	10,000 00	6,000 00	6,000 00
San José Farmers Union stock .....	1,500 00	1,905 00	2,000 00
San José Light and Power Co. stock .....	1,100 00	300 00	300 00
Santa Clara County warrants .....	930 00	930 00	930 00
Totals .....	\$100,030 00	\$100,580 00	\$102,980 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Bank stock .....	\$7,400 00	\$6,000 00	\$11,200 00
Miscellaneous local stocks .....	6,800 00	4,300 00	4,525 00
Totals .....	\$14,200 00	\$10,300 00	\$15,725 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description or Class.	Amount Loaned.	Value of Securities.
60,050 pounds barley .....	\$500 00	\$600 00

## BANK COMMISSIONERS' EXAMINATION. (January 20, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$120,000 00	Capital paid up .....	\$200,000 00
Invested in stocks, bonds, and warrants .....	99,988 00	Reserve fund .....	100,000 00
Loans and discounts .....	463,551 48	Due depositors .....	512,257 52
Cash balances .....	104,409 86	Due banks and bankers .....	21,948 80
Due from banks and bankers .....	102,602 62	Interest collected .....	1,424 72
Furniture, fixtures, etc. ....	3,000 00	Rents, exchange, etc. ....	735 10
Expenses, taxes, etc. ....	80 88	Dividends unpaid .....	637 50
		Profit and loss .....	53,824 40
		Other liabilities .....	2,804 80
Total resources .....	\$893,632 84	Total liabilities .....	\$893,632 84

COMMERCIAL AND SAVINGS BANK OF SAN JOSE. (Incorp.  
May 8, 1874.)

## JANUARY STATEMENT.

BERNARD D. MURPHY, President.

JOHN T. MCGEOGHEGAN, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$54,200 00	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds and stocks.....	21,575 00	Reserve fund.....	245,000 00
Loans on real estate.....	59,320 00	Profit and loss and contin- gent fund.....	59,511 53
Loans on stocks and bonds.....	86,436 95	Due depositors.....	559,895 63
Loans on other securities (grain, etc.).....	24,990 00	Due banks and bankers.....	10,824 42
Loans on personal security, and overdrafts.....	767,676 21	Dividends unpaid.....	37 50
Money on hand.....	58,782 14		
Due from banks and bankers..	87,789 42		
Furniture and fixtures.....	1,500 00		
Expenses.....	9,640 80		
Taxes.....	1,090 38		
Other assets.....	2,268 18		
Total resources.....	\$1,175,269 08	Total liabilities.....	\$1,175,269 08

The amount of capital stock is \$1,000,000; amount subscribed is \$1,000,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: H. B. Alvord, 200; J. W. Findlay, 115; L. Lion, 314; B. D. Murphy, 142; James W. Rea, 204; Jacob Rich, 20; John W. Ryland, 19; Edward Williams, 500; L. A. Whitehurst, 250. Total number of shares held by the Directors is 1,764 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$30,700 00	\$40,000 00
San Benito.....	12,000 00	19,000 00
Santa Cruz.....	11,500 00	15,000 00
Totals.....	\$54,200 00	\$74,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara.....	\$7,500 00	\$25,000 00
Santa Clara.....	47,820 00	75,000 00
State of Nevada.....	4,000 00	24,000 00
Totals.....	\$59,320 00	\$124,000 00



## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Los Angeles bonds .....	\$3,000 00	\$3,000 00	\$3,000 00
10,000 shares Paul O. Burns Wine Co. stock.....	10,000 00	1,575 00	3,000 00
212½ shares Eureka Warehouse stock .....	21,250 00	2,000 00	2,000 00
150 shares San Luis Obispo Water Co. stock .....	15,000 00	10,000 00	10,000 00
50 shares Donohoe-Kelly Banking Co. stock.....	5,000 00	5,000 00	5,000 00
Totals .....	\$54,250 00	\$21,575 00	\$23,000 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
950 shares Shasta Lumber Co. stock .....	\$47,500 00	\$22,711 95	\$38,000 00
20 shares San José Building and Loan Association stock .....	4,000 00	1,500 00	1,500 00
125 shares California Redwood Land and Lumber Co. stock .....	12,500 00	5,500 00	15,500 00
65 shares Cleveland Stone Co. stock .....	6,500 00	1,200 00	6,500 00
6,500 shares Enterprise Mill and Lumber Co. stock .....	32,500 00	1,000 00	-----
40 shares Garden City National Bank stock .....	4,000 00	4,000 00	4,400 00
150 shares Albert Fisher Canning Co. stock.....	15,000 00	1,000 00	1,500 00
5 shares Light and Power Co. stock .....	500 00	250 00	-----
345 shares Commercial and Savings Bank stock .....	34,500 00	15,375 00	22,735 00
50 shares Union Savings Bank stock .....	5,000 00	1,200 00	1,550 00
200 shares San José Dried Fruit Co. stock .....	20,000 00	2,000 00	-----
63 San José and Santa Clara Railroad Co. bonds .....	31,500 00	30,700 00	31,500 00
Totals .....	\$213,500 00	\$86,436 95	-----

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Hay and grain .....	\$24,990 00	\$30,000 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Sundry notes charged to profit and loss .....	\$2,268 18

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$54,200 00	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds and stocks.....	33,538 86	Reserve fund.....	250,000 00
Loans on real estate.....	84,570 00	Profit and loss and contingent fund.....	31,659 36
Loans on stocks and bonds.....	65,827 87	Due depositors.....	539,354 09
Loans on personal security, and overdrafts.....	739,153 69	Due banks and bankers.....	9,968 19
Money on hand.....	68,209 07	Dividends unpaid.....	118 33
Due from banks and bankers..	74,567 48		
Expenses.....	10,107 15		
Taxes.....	925 85		
Total resources.....	\$1,131,099 97	Total liabilities.....	\$1,131,099 97

The amount of capital stock is \$1,000,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 10,000 shares; the amount paid on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows: H. B. Alvord, 200; J. W. Findlay, 130; L. Lion, 214; B. D. Murphy, 142; J. W. Ryland, 37; James W. Rea, 204; Jacob Rich, 20; Ed. Williams, 500; L. A. Whitehurst, 250. Total number of shares held by the Directors is 1,697 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$30,700 00	\$40,000 00
San Benito.....	12,000 00	19,000 00
Santa Cruz.....	11,500 00	15,000 00
Totals.....	\$54,200 00	\$74,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara.....	\$7,500 00	\$25,000 00
Santa Clara.....	73,070 00	100,000 00
State of Nevada.....	4,000 00	24,000 00
Totals.....	\$84,570 00	\$149,000 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Los Angeles bonds.....	\$3,000 00	\$3,000 00	\$3,000 00
10,000 shares P. O. Burns Wine Co. stock.....	10,000 00	2,075 00	3,300 00
Gilroy water bonds.....	5,000 00	5,000 00	5,000 00
212½ shares warehouse stock.....	21,250 00	2,000 00	4,000 00
200 shares Shasta Lumber Co. stock.....	10,000 00	6,463 86	6,600 00
150 shares San Luis Obispo Water Co. stock....	15,000 00	10,000 00	15,000 00
50 shares Donohoe-Kelly Banking Co. stock....	5,000 00	5,000 00	5,000 00
Totals.....	\$69,250 00	\$33,538 86	\$41,900 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
15 shares Light and Power Co. stock.....	\$1,500 00	\$250 00	\$750 00
750 shares Shasta Lumber Co. stock.....	37,500 00	21,500 00	24,750 00
130 shares Commercial and Savings Bank stock.	13,000 00	4,500 00	7,800 00
125 shares California Redwood Land and Lumber Co. stock.....	12,500 00	5,500 00	12,500 00
39 shares Western Granite and Lumber Co. stock.....	1,950 00	1,650 00	1,950 00
200 shares Commercial and Savings Bank stock	20,000 00	10,397 92	12,000 00
San José and Santa Clara Railroad Co. bonds.	20,000 00	10,000 00	20,000 00
50 shares Garden City National Bank stock....	5,000 00	5,000 00	5,500 00
40 shares Garden City National Bank stock....	4,000 00	3,829 95	4,400 00
50 shares Union Savings Bank stock.....	5,000 00	3,200 00	1,600 00
200 shares San José Dried Fruit Co. stock.....	2,000 00		
Totals.....	\$122,450 00	\$65,827 87	\$93,250 00

## BANK COMMISSIONERS' EXAMINATION. (January 19, 1892.)

Resources.		Liabilities.	
Real estate.....	\$54,200 00	Capital paid up.....	\$300,000 00
Invested in stocks, bonds, and warrants.....	21,575 00	Reserve fund.....	245,000 00
Loans and discounts.....	936,473 05	Due depositors.....	591,642 37
Cash balances.....	118,567 70	Due banks and bankers.....	15,381 87
Due from banks and bankers.....	44,577 87	Interest collected.....	519 96
Furniture, fixtures, etc.....	1,500 00	Rents, exchange, etc.....	24 75
Expenses, taxes, etc.....	345 00	Dividends unpaid.....	3,157 50
Total resources.....	\$1,177,238 62	Profit and loss.....	21,512 17
		Total liabilities.....	\$1,177,238 62

## BANK OF SAN LUIS OBISPO. (Incorp. August 20, 1873.)

## JANUARY STATEMENT.

JAMES L. CRITTENDEN, President.

S. W. WILSON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	56,404 18	Reserve fund.....	200,000 00
Loans on real estate.....	65,324 65	Profit and loss and contingent fund.....	51,271 33
Loans on personal security, and overdrafts.....	234,999 43	Due depositors.....	73,321 83
Money on hand.....	37,559 50		
Due from banks and bankers.....	12,805 40		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$424,593 16	Total liabilities.....	\$424,593 16

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James L. Crittenden, 475½; N. J. Brittan, 25; P. W. Murphy, 10; Ernest Graves, 10; S. W. Wilson, 10. Total number of shares held by the Directors is 530½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo .....	\$56,404 18	\$56,404 18

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Luis Obispo .....	\$65,324 65

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Loans on personal security .....	\$205,007 41
Loans on overdrafts .....	29,992 02
Loans on bank building .....	15,000 00
Loans on furniture and fixtures .....	2,500 00
Cash .....	37,559 50
Total .....	\$290,058 93

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	102,827 70	Reserve fund .....	80,000 00
Loans on real estate .....	26,404 54	Profit and loss and contingent fund .....	77,751 41
Loans on personal security, and overdrafts .....	100,822 71	Due depositors .....	55,988 71
Money on hand .....	18,221 16		
Due from banks and bankers .....	47,964 01		
Furniture and fixtures .....	2,500 00		
Total resources .....	\$313,740 12	Total liabilities .....	\$313,740 12

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James L. Crittenden, 475½; N. J. Brittan, 25; Ernest Graves, 10; S. W. Wilson, 10. Total number of shares held by the Directors is 520½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Luis Obispo .....	\$102,827 70

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Luis Obispo.....	\$26,404 54

## BANK COMMISSIONERS' EXAMINATION. (September 18, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$15,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	46,622 54	Reserve fund.....	200,000 00
Loans and discounts.....	322,489 00	Due depositors.....	116,840 11
Cash balances.....	27,949 13	Interest collected.....	294 77
Due from banks and bankers.....	56,959 45	Rents, exchange, etc.....	88 50
Furniture, fixtures, etc.....	2,500 00	Profit and loss.....	54,472 69
Expenses, taxes, etc.....	175 95		
Total resources.....	\$471,696 07	Total liabilities.....	\$471,696 07

## COMMERCIAL BANK—SAN LUIS OBISPO. (Incorp. March 4, 1888.)

## JANUARY STATEMENT.

McD. R. VENABLE, President.

H. BRUNNER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$11,284 18	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	45,925 00	Reserve fund.....	17,500 00
County warrants.....	165 50	Profit and loss and contingent fund.....	2,967 23
Loans on real estate.....	27,328 20	Due depositors.....	393,185 23
Loans on personal security, and overdrafts.....	377,335 81	Due banks and bankers.....	2,143 05
Money on hand.....	24,171 76	Dividends unpaid.....	75 00
Checks and other cash items..	4,361 78	Other liabilities.....	3,000 00
Due from banks and bankers..	25,548 28		
Furniture and fixtures.....	2,750 00		
Total resources.....	\$518,870 51	Total liabilities.....	\$518,870 51

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 55; L. M. Kaiser, 50; A. Tognassini, 100; W. T. Scott, 100; H. M. Warden, 50; B. Pezzoni, 50; S. A. Dana, 35; Geo. T. Gragg, 25; H. Brunner, 30. Total number of shares held by the Directors is 495 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$11,284 18	\$13,000 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$22,778 20	\$65,000 00
Kern .....	550 00	1,500 00
Santa Barbara .....	4,000 00	12,000 00
Totals .....	\$27,328 20	\$78,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
366 shares California Mortgage and Savings Bank stock .....	\$36,600 00	\$36,600 00	\$39,528 00
125 shares Bank of Santa Maria stock .....	3,125 00	3,125 00	3,750 00
1 Sandhill School District 8 per cent bond .....	1,200 00	1,200 00	1,200 00
5 debentures, of \$1,000 each, of California Mortgage and Savings Bank .....	5,000 00	5,000 00	5,000 00
Totals .....	\$45,925 00	\$45,925 00	\$49,478 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$11,284 18	Capital paid in coin .....	\$100,000 00
Miscellaneous bonds and stocks .....	38,343 75	Reserve fund .....	25,000 00
Loans on real estate .....	25,428 20	Profit and loss and contingent fund .....	209 27
Loans on stocks, bonds, and warrants .....	363,736 44	Due depositors .....	395,124 80
Money on hand .....	28,482 03	Due banks and bankers .....	1,741 54
Due from banks and bankers .....	52,301 01		
Furniture and fixtures .....	2,500 00		
Total resources .....	\$522,075 61	Total liabilities .....	\$522,075 61

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 55; W. T. Scott, 100; A. Tognassini, 100; B. Pezzoni, 50; L. M. Kaiser, 5; H. M. Warden, 50; S. A. Dana, 35; G. T. Gragg, 25; H. Brunner, 30. Total number of shares held by the Directors is 495 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo .....	\$11,284 18	\$13,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$20,978 20	\$65,000 00
Kern .....	550 00	1,500 00
Santa Barbara .....	3,900 00	12,000 00
Totals .....	\$25,428 20	\$78,500 00

## AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
150 shares California Mortgage and Savings Bank stock .....	\$15,000 00	\$16,500 00	\$17,000 00
125 shares Bank of Santa Maria stock .....	3,125 00	3,593 75	3,750 00
1 Sandhill School District 8 per cent bond .....	1,200 00	1,200 00	1,272 00
141 shares Citizens Bank, Paso Robles, stock .....	7,050 00	7,050 00	7,050 00
Debentures of the California Mortgage and Savings Bank .....	10,000 00	10,000 00	10,000 00
Totals .....	\$36,375 00	\$38,343 75	\$39,072 00

## BANK COMMISSIONERS' EXAMINATION. (September 17, 1891.)

Resources.		Liabilities.	
Real estate .....	\$11,284 18	Capital paid up .....	\$100,000 00
Invested in stocks, bonds, and warrants .....	42,960 00	Reserve fund .....	12,500 00
Loans and discounts .....	365,033 08	Due depositors .....	356,802 25
Cash balances .....	21,115 17	Rents, exchange, etc. ....	241 58
Due from banks and bankers ..	25,346 08	Profit and loss .....	716 82
Furniture, fixtures, etc. ....	3,000 00		
Expenses, taxes, etc. ....	1,522 14		
Total resources .....	\$470,260 65	Total liabilities .....	\$470,260 65

## BANK OF SAN MIGUEL. (Incorp. July 1, 1889.)

## JANUARY STATEMENT.

E. AUSTIN, President.

W. B. AUSTIN, Cashier.

Resources.		Liabilities.	
County warrants .....	\$297 80	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	20,305 00	Profit and loss and contin- gent fund .....	15,337 11
Loans on other securities (grain, etc.) .....	6,227 67	Due depositors .....	49,360 36
Loans on personal security, and overdrafts .....	50,465 11		
Money on hand .....	12,073 58		
Due from banks and bankers ..	23,937 05		
Furniture and fixtures .....	1,391 26		
Total resources .....	\$114,697 47	Total liabilities .....	\$114,697 47

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Porter, 10; William Pinkerton, 10; E. Austin, 780; W. B. Austin, 100; O. T. Harvey, 60. Total number of shares held by the Directors is 960 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$8,035 00	\$24,000 00
Monterey .....	12,270 00	36,000 00
Totals .....	\$20,305 00	\$60,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
School warrants .....	\$297 80	\$297 80	\$297 80

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat .....	\$6,227 67	\$8,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
County warrants .....	\$188 35	Capital paid in coin .....	\$50,000 00
Loans on real estate .....	22,503 00	Profit and loss and contin-	
Loans on other securities		gent fund .....	18,251 74
(grain, etc.) .....	3,010 00	Due depositors .....	44,116 61
Loans on personal security,			
and overdrafts .....	65,851 94		
Money on hand .....	11,406 60		
Due from banks and bankers ..	8,017 20		
Furniture and fixtures .....	1,391 26		
Total resources .....	\$112,368 35	Total liabilities .....	\$112,368 35

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Pinkerton, 10; E. Porter, 10; O. T. Harvey, 60; W. B. Austin, 100; E. Austin, 780. Total number of shares held by the Directors is 960 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey .....	\$13,398 00	\$25,000 00
San Luis Obispo .....	5,805 00	11,000 00
Kern .....	800 00	2,400 00
San Luis Obispo and Kern .....	2,500 00	6,000 00
Totals .....	\$22,503 00	\$44,400 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Amount Invested.
School warrants .....	\$188 35

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$3,010 00	\$3,500 00

## BANK COMMISSIONERS' EXAMINATION. (September 15, 1891.)

Resources.		Liabilities.	
Loans and discounts .....	\$77,721 46	Capital paid up .....	\$50,000 00
Cash balances .....	16,620 32	Due depositors .....	62,670 05
Due from banks and bankers .....	29,768 46	Interest collected .....	2,504 08
Furniture, fixtures, etc. ....	1,391 26	Rents, exchange, etc. ....	198 57
Taxes, etc. ....	664 02	Profit and loss .....	10,792 82
Total resources .....	\$126,165 52	Total liabilities .....	\$126,165 52

## BANK OF SAN PEDRO. (Incorp. April 26, 1888.)

## JANUARY STATEMENT.

WM. G. KERCKHOFF, President.

GEO. H. PECK, JR., Cashier.

Resources.		Liabilities.	
Bank premises .....	\$4,092 82	Capital paid in coin .....	\$25,000 00
Real estate taken for debt .....	4,525 73	Reserve fund .....	548 12
Loans on real estate .....	21,102 67	Due depositors .....	23,129 55
Loans on other securities t. (grain, etc.) .....	7,000 00		
Money on hand .....	4,876 13		
Due from banks and bankers .....	6,214 07		
Furniture and fixtures .....	866 25		
Total resources .....	\$48,677 67	Total liabilities .....	\$48,677 67

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. G. Kerckhoff, 179; G. Eschman, 1; James Cuzner, 70; James H. Dodson, 2; Ed. Mahar, 5; George H. Peck, Jr., 240; C. K. Drane, 1; R. R. Streets, 2. Total number of shares held by the Directors is 498 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$4,525 73	\$4,525 73

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises (including furniture and fixtures).....	\$4,994 72	Capital paid in coin.....	\$25,000 00
Real estate taken for debt.....	4,276 58	Profit and loss and contingent fund.....	602 38
Loans on real estate.....	25,726 66	Due depositors.....	20,455 84
Money on hand.....	3,010 79		
Due from banks and bankers..	7,755 33		
Expenses .....	294 14		
Total resources .....	\$46,058 22	Total liabilities .....	\$46,058 22

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: William G. Kerckhoff, 179; James Cuzner, 70; Ed. Mahar, 5; R. R. Streets, 2; George H. Peck, Jr., 239. Total number of shares held by the Directors is 495 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$4,276 58	\$4,276 58

## BANK COMMISSIONERS' EXAMINATION. (December 4, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$4,092 82	Capital paid up.....	\$25,000 00
Other real estate.....	4,525 73	Due depositors.....	21,084 13
Loans and discounts.....	28,982 61	Due banks and bankers.....	4,024 32
Cash balances.....	2,486 70	Interest collected.....	37 25
Due from banks and bankers..	9,608 31	Rents, exchange, etc.....	6 30
Furniture, fixtures, etc.....	866 25	Profit and loss.....	412 52
Expenses, taxes, etc.....	2 10		
Total resources.....	\$50,564 52	Total liabilities .....	\$50,564 52



## COMMERCIAL BANK OF SANTA ANA. (Incorp. April 22, 1882.)

## JANUARY STATEMENT.

D. HALLADAY, President.

W. K. JAMES, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt .....	7,498 19	Reserve fund .....	50,000 00
United States bonds.....	2,000 00	Profit and loss and contin-	
Miscellaneous bonds and		gent fund.....	6,420 13
stocks.....	31,600 00	Due depositors.....	218,396 16
County warrants .....	1,344 74		
Loans on real estate .....	70,795 36		
Loans on stocks.....	12,650 00		
Loans on other securities			
(grain, etc.).....	2,565 00		
Loans on personal security,			
and overdrafts.....	138,422 93		
Money on hand.....	40,887 77		
Due from banks and bankers ..	48,999 91		
Furniture and fixtures.....	2,000 00		
Other assets (judgments) .....	1,052 39		
Total resources .....	\$374,816 29	Total liabilities.....	\$374,816 29

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$4,000 00	\$4,000 00
Orange .....	3,463 65	4,000 00
Tax titles.....	34 54	
Totals.....	\$7,498 19	\$8,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$70,795 36	\$160,000 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.
United States bonds .....	\$2,000 00	\$2,000 00
Los Angeles County school bonds .....	2,000 00	2,000 00
Bank of Orange stock.....	89,500 00	22,375 00
Bank of Tustin stock .....	5,000 00	1,250 00
Orange County Savings, Loan, and Trust Co. stock .....	25,500 00	4,975 00
Olive Milling, Land, and Improvement Co. stock.....	1,000 00	1,000 00
Totals .....	\$125,000 00	\$33,600 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.
5 shares Arizona Sandstone Co. stock .....	\$5,000 00	\$5,000 00
19½ shares Arizona Sandstone Co. stock .....		4,000 00
10 shares Arizona Sandstone Co. stock .....		2,000 00
10 shares A. T. and S. F. Railway stock .....		150 00
19 shares Arizona Sandstone Co. stock .....		1,500 00
Total .....		\$12,650 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Barley .....	\$2,065 00	\$4,600 00
Corn .....	500 00	1,500 00
Totals .....	\$2,565 00	\$6,100 00

## JULY STATEMENT.

N. PALMER, President.

B. G. BALCOLM, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	9,764 65	Reserve fund .....	50,000 00
Miscellaneous bonds and stocks .....	34,214 11	Profit and loss and contingent fund .....	4,247 27
Loans on real estate .....	71,829 77	Due depositors .....	205,200 73
Loans on stocks .....	6,000 00		
Loans on other securities (grain, etc.) .....	600 00		
Loans on personal security, and overdrafts .....	127,961 69		
Money on hand .....	23,509 14		
Due from banks and bankers .....	67,906 71		
Other assets .....	2,661 93		
Total resources .....	\$359,448 00	Total liabilities .....	\$359,448 00

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 440; D. Halladay, 260; H. Mabury, 210; Paul Seeger, 10; G. J. Mosbaugh, 10. Total number of shares held by the Directors is 930 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles .....	\$4,000 00	\$4,000 00
Orange .....	5,764 65	6,000 00
Totals .....	\$9,764 65	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$71,829 77	\$160,000 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
U. S. registered 4 per cent bonds .....	\$2,000 00	\$2,000 00	\$2,000 00
Los Angeles County school bonds .....	2,000 00	2,000 00	2,000 00
Bank of Orange stock .....	89,500 00	22,375 00	28,000 00
Bank of Tustin stock .....	5,000 00	1,250 00	1,250 00
Orange County Savings Bank stock .....	25,500 00	4,975 00	5,275 00
Olive Milling, Land, and Improvement Co. stock .....	1,000 00	1,000 00	800 00
Totals .....	\$125,000 00	\$33,600 00	\$39,325 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
29 $\frac{2}{3}$ shares Arizona Sandstone Co. stock .....	\$29,666 66	\$6,000 00	\$29,666 66

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
1,227 sacks barley .....	\$600 00	\$1,100 00

## BANK COMMISSIONERS' EXAMINATION. (March 28, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$15,000 00	Capital paid up .....	\$100,000 00
Other real estate .....	9,764 65	Reserve fund .....	50,000 00
Invested in stocks, bonds, and warrants .....	34,201 99	Due depositors .....	203,108 42
Loans and discounts .....	203,395 33	Interest collected .....	3,439 52
Cash balances .....	25,339 43	Rents, exchange, etc. ....	206 19
Due from banks and bankers ..	71,444 49	Profit and loss .....	6,598 25
Furniture, fixtures, etc. ....	2,100 00		
Expenses, taxes, etc. ....	1,544 56		
Other assets .....	561 93		
Total resources .....	\$363,352 38	Total liabilities .....	\$363,352 38

# COMMERCIAL BANK—SANTA BARBARA. (Incorp. August 15, 1887.)

## JANUARY STATEMENT.

GEORGE S. EDWARDS, President.

W. B. METCALF, Cashier.

Resources.		Liabilities.	
Real estate by purchase.....	\$16,000 00	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	1,000 00	Reserve fund.....	6,000 00
Miscellaneous stocks.....	1,580 56	Profit and loss and contingent	
City and county warrants.....	273 82	fund.....	444 78
Loans on real estate.....	13,850 00	Due depositors.....	141,861 08
Loans on stocks.....	26,834 25	Due banks and bankers.....	294 15
Loans on personal security,			
and overdrafts.....	92,058 19		
Money on hand.....	37,717 18		
Due from banks and bankers..	5,304 18		
Furniture and fixtures.....	3,842 95		
Other assets.....	138 88		
Total resources.....	\$198,600 01	Total liabilities.....	\$198,600 01

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: George S. Edwards, 455; E. B. Hall, 10; Hugh D. Vail, 100; Joseph Sexton, 50; W. C. Shaw, 20; W. W. Hollister, 30; James A. Blood, 45. Total number of shares held by the Directors is 710 shares.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Barbara.....	\$1,000 00	\$1,000 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Barbara.....	\$13,850 00	\$30,400 00

These are loans on mortgage notes as collateral, and \$30,400 is the face of the notes hypothecated.

### AMOUNT INVESTED IN STOCKS.

Description or Class.	Amount Invested.	Market Value.
38 shares Santa Barbara Loan and Building Ass'n stock.....	\$1,580 56	\$1,580 56

### AMOUNT LOANED ON STOCKS.

Description or Class.	Amount Loaned.	Market Value.
Sundry stocks in corporations.....	\$26,834 25	\$46,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate by purchase.....	\$16,000 00	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	1,000 00	Profit and loss and contin-	
Miscellaneous stocks.....	1,106 60	gent fund.....	8,030 01
County and city warrants.....	1,806 38	Due depositors.....	147,843 79
Loans on real estate.....	6,050 00	Due banks and bankers.....	1,039 35
Loans on stocks.....	25,810 25		
Loans on personal security, and overdrafts.....	103,842 81		
Money on hand.....	25,997 98		
Due from banks and bankers..	21,122 82		
Furniture and fixtures.....	3,800 00		
Other assets.....	376 31		
Total resources .....	\$206,913 15	Total liabilities .....	\$206,913 15

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. S. Edwards, 455; Hugh D. Vail, 100; E. B. Hall, 10; Joseph Sexton, 50; James A. Blood, 45; W. C. Shaw, 20. Total number of shares held by the Directors is 680 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Barbara .....	\$1,000 00	\$1,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$300 00	\$3,000 00
Santa Barbara .....	5,750 00	10,000 00
Totals .....	\$6,050 00	\$13,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Amount Invested.	Market Value.
32 shares Santa Barbara Loan and Building Association stock .....	\$1,106 60	\$1,106 60

## AMOUNT LOANED ON STOCKS.

Description or Class.	Amount Loaned.	Market Value.
Sundry stocks.....	\$25,810 25	\$51,500 00



## BANK COMMISSIONERS' EXAMINATION. (March 15, 1892.)

Resources.		Liabilities.	
Real estate.....	\$17,000 00	Capital paid up.....	\$50,000 00
Invested in stocks, bonds, and warrants.....	1,340 36	Reserve fund.....	6,000 00
Loans and discounts.....	127,063 46	Due depositors.....	123,269 45
Cash balances.....	24,896 49	Interest collected.....	2,127 93
Due from banks and bankers.....	6,490 57	Rents, exchange, etc.....	179 80
Furniture, fixtures, etc.....	3,842 95	Profit and loss.....	444 78
Expenses, taxes, etc.....	1,248 56		
Other assets.....	139 57		
Total resources.....	\$182,021 96	Total liabilities.....	\$182,021 96

BANK OF SANTA CLARA COUNTY—SANTA CLARA. (Incorp.  
June, 1875.)

## JANUARY STATEMENT.

JAMES P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ...	\$8,549 35	Capital paid in coin.....	\$135,000 00
Miscellaneous stocks.....	32,116 82	Reserve fund.....	70,000 00
Loans on real estate.....	135,989 19	Contingent fund.....	15,000 00
Loans on other securities (hay and grain).....	22,074 21	Due depositors.....	205,887 75
Loans on personal security, and overdrafts.....	253,068 51	Due banks and bankers.....	37,274 65
Money on hand.....	22,153 74	Dividends unpaid.....	190 00
Due from banks and bankers ..	1,398 67	Other liabilities (interest collected).....	16,804 04
Furniture and fixtures.....	175 00		
Expenses.....	3,235 35		
Taxes.....	845 60		
Profit and loss.....	550 00		
Total resources.....	\$480,156 44	Total liabilities ..	\$480,156 44

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$135,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Dibble, 138; J. Eberhard, 100; F. C. Franck, 583; W. D. Hudson, 50; C. C. Hayward, 20; S. I. Jamison, 25; W. B. Kingsbury, 40; H. M. Leonard, 700; James P. Pierce, 650; James H. Pierce, 50; R. T. Pierce, 15. Total number of shares held by the Directors is 2,371 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$8,549 35	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$128,989 19	\$175,000 00
Santa Cruz .....	7,000 00	20,000 00
Totals .....	\$135,989 19	\$195,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.
Miscellaneous stocks .....	\$100,000 00	\$32,116 82

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Hay and grain .....	\$22,074 21	\$40,000 00

## JULY STATEMENT.

Resources.	Liabilities.
Real estate taken for debt..... \$6,762 65	Capital paid in coin..... \$135,000 00
Miscellaneous stocks..... 45,488 79	Reserve fund..... 70,000 00
Loans on real estate..... 34,187 00	Profit and loss and contingent fund..... 15,000 00
Loans on other securities (grain, etc.)..... 24,916 00	Due depositors..... 173,982 59
Loans on personal security, and overdrafts..... 300,486 01	Due banks and bankers..... 37,577 16
Money on hand..... 28,066 50	Dividends unpaid..... 225 00
Furniture and fixtures..... 175 00	Interest collected..... 11,513 02
Expenses..... 3,215 82	
Total resources..... \$443,297 77	Total liabilities..... \$443,297 77

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$135,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Dible, 138; J. Eberhard, 100; F. C. Franck, 583; W. D. Hudson, 50; C. C. Hayward, 20; W. B. Kingsbury, 40; S. I. Jamison, 25; H. M. Leonard, 700; Jas. P. Pierce, 505; Jas. H. Pierce, 5; R. T. Pierce, 205. Total number of shares held by the Directors is 2,371 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$6,762 65	\$20,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara .....	\$27,187 00	\$50,000 00
Santa Cruz .....	7,000 00	20,000 00
Totals .....	\$34,187 00	\$70,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.
Miscellaneous stocks .....	\$125,000 00	\$45,488 79

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Hay and grain .....	\$24,916 00	\$50,000 00

## BANK COMMISSIONERS' EXAMINATION. (January 18, 1892.)

Resources.		Liabilities.	
Real estate .....	\$8,330 35	Capital paid up .....	\$135,000 00
Loans and discounts .....	431,785 44	Reserve fund .....	70,000 00
Cash balances .....	25,799 95	Due depositors .....	209,040 71
Due from banks and bankers .....	332 85	Due banks and bankers .....	33,128 67
Furniture, fixtures, etc. ....	175 00	Interest collected .....	3,028 21
		Dividends unpaid .....	1,226 00
		Profit and loss .....	15,000 00
Total resources .....	\$466,423 59	Total liabilities .....	\$466,423 59

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ. (Incorp.  
August, 1875.)

## JANUARY STATEMENT.

J. H. LOGAN, President.

F. G. MENEFFEE, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$6,000 00	Capital paid in coin .....	\$80,000 00
Real estate taken for debt .....	3,500 00	Reserve fund .....	41,000 00
Loans on real estate .....	27,035 00	Profit and loss and contin-	
Loans on stocks .....	26,665 00	gent fund .....	20,208 01
Loans on other securities		Due depositors .....	194,445 17
(jewelry) .....	717 00	Due banks and bankers .....	1,067 16
Loans on personal security,		Dividends unpaid .....	190 00
and overdrafts .....	208,049 35		
Money on hand .....	37,555 78		
Due from banks and bankers .....	25,888 21		
Furniture and fixtures .....	1,500 00		
Total resources .....	\$336,910 34	Total liabilities .....	\$336,910 34

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Logan, 12; P. B. Fagen, 220; L. Schwartz, 115; B. F. Porter, 42; S. F. Grover, 10; J. D. Phelan, 15; William T. Jeter, 10. Total number of shares held by the Directors is 424 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz .....	\$2,000 00	\$2,000 00
Humboldt .....	1,500 00	1,500 00
Totals .....	\$3,500 00	\$3,500 00

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$27,035 00	\$50,000 00

#### AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
700 shares Grover & Co. stock .....	\$35,000 00	\$14,250 00	\$35,000 00
85 shares Santa Cruz Farmers Union stock .....	4,250 00	4,015 00	4,250 00
Bank stock .....	10,320 00	8,400 00	15,795 00
Totals .....	\$49,570 00	\$26,665 00	\$55,040 00

#### AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Jewelry .....	\$717 00	\$1,100 00

#### JULY STATEMENT.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate taken for debt .....	Reserve fund .....
Miscellaneous stocks .....	Profit and loss and contin-
Loans on real estate .....	gent fund .....
Loans on stocks and warrants .....	Due depositors .....
Loans on jewelry .....	Due banks and bankers .....
Loans on personal security,	
and overdrafts .....	
Money on hand .....	
Due from banks and bankers .....	
Furniture and fixtures .....	
Total resources .....	Total liabilities .....

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Logan, 12; P. B. Fagen, 206; L. Schwartz, 115; B. F. Porter, 42; S. F. Grover, 10; J. D. Phelan, 15; W. T. Jeter, 10. Total number of shares held by the Directors is 410 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz.....	\$2,205 58	\$2,205 58
Humboldt.....	1,500 00	1,500 00
Totals.....	\$3,705 58	\$3,705 58

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$27,535 00	\$50,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
5 shares Santa Cruz Bank of Savings and Loan stock.....	\$100 00	\$100 00	\$125 00

## AMOUNT LOANED ON STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
School warrant.....	\$100 00	\$100 00	\$100 00
193 shares bank stock.....	7,720 00	8,300 00	12,545 00
130 shares bank stock.....	2,600 00		
700 shares Grover & Co. stock.....	35,000 00		
85 shares Farmers Union stock.....	4,250 00		
Totals.....	\$49,670 00	\$25,365 00	\$55,145 00

## BANK COMMISSIONERS' EXAMINATION. (August 25, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$6,000 00	Capital paid up.....	\$80,000 00
Other real estate.....	3,500 00	Reserve fund.....	41,000 00
Invested in stocks, bonds, and warrants.....	287 00	Due depositors.....	240,258 04
Loans and discounts.....	257,433 60	Due banks and bankers.....	2,467 69
Cash balances.....	42,199 62	Interest collected.....	2,001 25
Due from banks and bankers..	67,009 63	Rents, exchange, etc. ....	124 85
Furniture, fixtures, etc.....	1,500 00	Dividends unpaid.....	330 00
Expenses, taxes, etc.....	506 80	Profit and loss.....	12,254 82
Total resources.....	\$378,436 65	Total liabilities.....	\$378,436 65



## CITY BANK—SANTA CRUZ. (Incorp. December 18, 1886.)

## JANUARY STATEMENT.

L. K. BALDWIN, President.

W. D. HASLAM, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$3,203 73	Capital paid in coin.....	\$46,050 00
Loans on real estate.....	18,278 20	Reserve fund.....	11,174 69
Loans on stocks.....	9,605 72	Due depositors.....	105,248 70
Loans on personal security, and overdrafts.....	91,936 89	Due banks and bankers.....	4,620 25
Money on hand.....	28,933 40	Dividends unpaid.....	1,842 00
Due from banks and bankers.....	13,979 83	Certified checks.....	50 00
Furniture and fixtures.....	2,620 65		
Accounts in suspense.....	427 22		
Total resources.....	\$168,985 64	Total liabilities.....	\$168,985 64

The amount of capital stock is \$100,000; amount subscribed is \$61,400; amount paid in coin is \$46,050. The total number of shares of stock issued is 614 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 44; F. A. Hihn, 83; A. Russell, 13; M. A. Buckley, 38; Jackson Sylvar, 13; I. L. Thurber, 42; A. D. Peno, 82. Total number of shares held by the Directors is 315 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz.....	\$3,203 73	\$4,250 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$18,278 20	\$65,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
City Bank and City Savings Bank (Santa Cruz) stock.....	\$9,380 00	\$6,605 72	\$17,520 00
First National Bank (Minneapolis, Minn.) stock.....	8,000 00	3,000 00	12,000 00
Totals.....	\$17,380 00	\$9,605 72	\$29,520 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Accounts in suspense.....	\$427 22	\$300 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$3,307 84	Capital paid in coin .....	\$58,462 50
Loans on real estate .....	19,822 00	Reserve fund .....	15,386 56
Loans on stocks .....	33,478 22	Due depositors .....	103,824 77
Loans on personal security, and overdrafts .....	102,396 79	Due banks and bankers .....	10,624 07
Money on hand .....	23,157 40	Dividends unpaid .....	2,338 50
Due from banks and bankers ..	5,072 93		
Furniture and fixtures .....	2,974 00		
Other assets .....	427 22		
Total resources .....	\$190,636 40	Total liabilities .....	\$190,636 40

The amount of capital stock is \$300,000; amount subscribed is \$155,900; amount paid in coin is \$58,462 50. The total number of shares of stock issued is 1,559 shares; the amount paid on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 88; I. L. Thurber, 104; F. A. Hihn, 166; A. Russell, 26; J. Sylvar, 30; M. A. Buckley, 76; A. H. Wilbur, 50. Total number of shares held by the Directors is 540 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz .....	\$3,307 84	\$4,250 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$19,822 00	\$67,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
City Bank and City Savings Bank (Santa Cruz) stock .....	\$22,512 50	\$19,818 22	\$35,975 00
First National Bank of Minneapolis stock ..	8,000 00	2,500 00	12,000 00
Bank of Santa Cruz County and Santa Cruz Bank of Savings and Loan stock .....	260 00	160 00	400 00
Santa Cruz, Garfield Park, and Capitola Electric Railway Co. stock .....	1,300 00	1,000 00	1,300 00
Central Milling Co. stock .....	10,000 00	10,000 00	13,500 00
Totals .....	\$42,072 50	\$33,478 22	\$61,175 00

## BANK COMMISSIONERS' EXAMINATION. (August 24, 1891.)

Resources.		Liabilities.	
Real estate.....	\$3,214 23	Capital paid in coin.....	\$16,050 00
Loans and discounts.....	110,085 10	Reserve fund.....	10,119 32
Cash balances.....	41,992 75	Due depositors.....	118,507 19
Due from banks and bankers..	19,786 54	Due banks and bankers.....	2,699 86
Furniture, fixtures, etc.....	2,753 10	Interest collected.....	818 21
Expenses, taxes, etc.....	704 85	Rents, exchange, etc.....	124 99
		Dividends unpaid.....	217 00
Total resources .....	\$178,536 57	Total liabilities .....	\$178,536 57

## BANK OF SANTA MARIA. (Incorp. May 1, 1890.)

## JANUARY STATEMENT.

PAUL O. TIETZEN, Manager.

J. F. GOODWIN, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$14,160 62	Capital paid in coin.....	\$25,000 00
Loans on other securities (grain, etc.).....	10,267 00	Profit and loss and contingent fund.....	5,118 17
Loans on personal security, and overdrafts .....	91,519 08	Due depositors.....	122,385 14
Money on hand.....	12,845 97	Due banks and bankers.....	640 98
Due from banks and bankers..	22,851 62		
Furniture and fixtures.....	1,500 00		
Total resources .....	\$153,144 29	Total liabilities.....	\$153,144 29

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 5; W. W. Hollister, 25; Paul O. Tietzen, 5; R. E. Jack, 5; G. Muscio, 30; J. F. Goodwin, 10; L. M. Kaiser, 5; F. B. Jack, 5. Total number of shares held by the Directors is 90 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$350 00	\$700 00
Santa Barbara .....	13,810 62	40,600 00
Totals .....	\$14,160 62	\$41,300 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
2,113 sacks wheat .....	\$4,000 00	\$4,700 00
1,626 sacks barley .....	1,032 00	2,000 00
5,837 sacks beans.....	5,235 00	8,000 00
Totals .....	\$10,267 00	\$14,700 00

## JULY STATEMENT.

Resources.		Liabilities.	
County warrants .....	\$370 00	Capital paid in coin .....	\$25,000 00
Loans on real estate .....	25,110 62	Profit and loss and contin-	
Loans on other securities		gent fund .....	2,621 42
(grain, etc.) .....	750 00	Due depositors .....	138,827 84
Loans on personal security,		Due banks and bankers .....	436 92
and overdrafts .....	79,967 16	Dividends unpaid .....	1,456 25
Money on hand .....	13,016 98	Interest, exchange, and col-	
Due from banks and bankers ..	48,440 95	lections .....	3,161 98
Furniture and fixtures .....	1,625 00		
Expenses and taxes .....	2,223 70		
Total resources .....	\$171,504 41	Total liabilities .....	\$171,504 41

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 5; W. W. Hollister, 25; Paul O. Tietzen, 5; R. E. Jack, 5; G. Muscio, 30; J. F. Goodwin, 10; L. M. Kaiser, 5; F. B. Jack, 5. Total number of shares held by the Directors is 90 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$550 00	\$1,200 00
Santa Barbara .....	24,560 62	51,400 00
Totals .....	\$25,110 62	\$52,600 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Santa Barbara County school warrants .....	\$370 00	\$370 00	\$370 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
300 sacks beans .....	\$300 00	\$500 00
469 sacks beans .....	450 00	700 00
Totals .....	\$750 00	\$1,200 00

## BANK COMMISSIONERS' EXAMINATION. (September 19, 1891.)

Resources.		Liabilities.	
Loans and discounts .....	\$87,864 24	Capital paid up .....	\$25,000 00
Cash balances .....	13,214 07	Due depositors .....	151,422 04
Due from banks and bankers ..	74,974 50	Interest collected .....	2,404 03
Furniture, fixtures, etc. ....	1,843 00	Rents, exchange, etc. ....	361 57
Expenses, taxes, etc. ....	2,662 47	Profit and loss .....	1,370 64
Total resources .....	\$180,558 28	Total liabilities .....	\$180,558 28

## EXCHANGE BANK—SANTA ROSA. (Incorp. April 1, 1890.)

## JANUARY STATEMENT.

MANVILLE DOYLE, President.

F. P. DOYLE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,965 66	Capital paid in coin.....	\$120,000 00
County warrants.....	353 20	Profit and loss and contin-	
Loans on real estate.....	41,332 50	gent fund.....	11,152 01
Loans on personal security,		Due depositors.....	63,412 52
and overdrafts.....	130,251 26	Due banks and bankers.....	3,213 76
Money on hand.....	11,526 64		
Due from banks and bankers..	550 23		
Furniture and fixtures.....	2,798 80		
Total resources.....	\$197,778 29	Total liabilities.....	\$197,778 29

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$120,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Hollis Hitchcock, 1,250; M. Doyle, 1,250; H. E. Lawrence, 25; Wm. Hill, 25; F. P. Doyle, 350. Total number of shares held by the Directors is 2,900 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$41,332 50	\$125,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Sonoma County school warrants.....	\$353 20	\$353 20	\$353 20

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,965 66	Capital paid in coin.....	\$120,000 00
Loans on real estate.....	42,737 50	Profit and loss and contin-	
Money on hand.....	16,529 71	gent fund.....	9,869 60
Due from banks and bankers..	10,383 66	Due depositors.....	50,678 53
Furniture and fixtures.....	2,798 80	Due banks and bankers.....	408 50
Expenses.....	1,437 80		
Total resources.....	\$180,956 63	Total liabilities.....	\$180,956 63

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$120,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: Hollis Hitchcock, 1,250; H. E. Lawrence, 25; Wm. Hill, 25; M. Doyle, 1,250; F. P. Doyle, 350. Total number of shares held by the Directors is 2,900 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$42,737 50	\$90,000 00

## BANK COMMISSIONERS' EXAMINATION. (September, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$10,965 66	Capital paid up.....	\$120,000 00
Loans and discounts.....	144,736 93	Due depositors.....	31,934 33
Cash balances.....	6,862 30	Due banks and bankers.....	6,481 54
Due from banks and bankers.....	309 78	Interest collected.....	4,558 05
Furniture, fixtures, etc.....	2,798 80	Rents, exchange, etc.....	59 25
Expenses, taxes, etc.....	631 50	Profit and loss.....	3,271 80
Total resources.....	\$166,304 97	Total liabilities.....	\$166,304 97

## SANTA ROSA BANK. (Incorp. August 20, 1870.)

## JANUARY STATEMENT.

Wm. E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$36,357 71	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	32,547 86	Reserve fund.....	110,000 00
Loans on real estate.....	191,632 38	Profit and loss and contin- gent fund.....	27,236 33
Loans on other securities (grain, etc.).....	154,116 05	Due depositors.....	330,630 41
Loans on personal security, and overdrafts.....	359,904 34	Due banks and bankers.....	62,414 77
Money on hand.....	28,479 58		
Due from banks and bankers.....	5,218 43		
Furniture and fixtures.....	314 40		
Expenses.....	9,873 88		
Taxes.....	4,709 15		
Other assets (judgments).....	7,127 73		
Total resources.....	\$880,281 51	Total liabilities.....	\$880,281 51

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas Hopper, 523; David Burris, 350; Allen A. Curtis, 295; Jas. H. Laughlin, 85; John S. Taylor, 100; Wm. E. McConnell, 20; J. P. Maddux, 120. Total number of shares held by the Directors is 1,493 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer.....	\$12,500 00	\$20,000 00
Mendocino.....	4,100 00	10,000 00
Humboldt.....	20,630 00	25,000 00
Sonoma.....	154,402 38	300,000 00
Totals.....	\$191,632 38	\$355,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wine and brandy in bond .....	\$154,116 05	\$200,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$36,993 71	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	32,547 86	Reserve fund.....	110,000 00
Loans on real estate.....	192,484 05	Profit and loss and contingent fund.....	35,232 61
Loans on other securities (grain, etc.).....	155,000 03	Due depositors.....	274,444 09
Loans on personal security, and overdrafts.....	302,302 35	Due banks and bankers.....	58,159 03
Money on hand.....	35,749 23		
Due from banks and bankers.....	6,389 44		
Expenses.....	4,293 93		
Taxes.....	4,709 15		
Judgments.....	7,127 73		
Court costs and attorney fees.....	202 65		
Insurance paid.....	35 60		
Total resources.....	\$777,835 73	Total liabilities.....	\$777,835 73

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas Hopper, 523; David Burris, 350; Allen A. Curtis, 295; B. W. Paxton, 10; John S. Taylor, 100; W. E. McConnell, 20; J. P. Maddux, 120. Total number of shares held by the Directors is 1,418 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sonoma.....	\$32,547 86

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer .....	\$12,500 00	\$20,000 00
Mendocino .....	4,100 00	10,000 00
Humboldt .....	20,650 00	20,000 00
Sonoma .....	155,234 05	300,000 00
Totals .....	\$192,484 05	\$350,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wine and brandy and other collaterals .....	\$155,000 03	\$200,000 00

## BANK COMMISSIONERS' EXAMINATION. (September 11, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$36,557 71	Capital paid up .....	\$300,000 00
Other real estate .....	39,811 29	Reserve fund .....	110,000 00
Loans and discounts .....	690,311 99	Due depositors .....	257,771 43
Cash balances .....	18,808 00	Due banks and bankers .....	123,189 59
Due from banks and bankers ..	12,595 56	Interest collected .....	8,610 90
Furniture, fixtures, etc. ....	314 40	Rents, exchange, etc. ....	624 00
Expenses, taxes, etc. ....	12,225 85	Dividends unpaid .....	800 00
		Profit and loss .....	9,319 98
		Other liabilities (safe deposit)	108 90
Total resources .....	\$810,424 80	Total liabilities .....	\$810,424 80

## SAVINGS BANK OF SANTA ROSA. (Incorp. March 10, 1873.)

## JANUARY STATEMENT.

A. P. OVERTON, President.

GEORGE P. NOONAN, Cashier.

Resources.		Liabilities.	
Bank premises, old and new ..	\$40,944 32	Capital paid in coin .....	\$200,000 00
Real estate taken for debt ....	80,134 39	Profit and loss and contin-	
County warrants .....	3,849 10	gent fund .....	117,791 28
Loans on real estate .....	300,730 12	Due depositors .....	351,978 72
Loans on stocks .....	15,000 00	Due banks and bankers .....	65 90
Loans on personal security, and overdrafts .....	147,494 29	Dividends unpaid .....	263 00
Money on hand .....	56,751 93		
Due from banks and bankers ..	22,694 75		
Furniture and fixtures .....	2,500 00		
Total resources .....	\$670,098 90	Total liabilities .....	\$670,098 90

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Daniel Brown, 75; H. Hitchcock, 100; A. Markham, 100; A. P. Overton, 125; John P. Overton, 28; Julius Ort, 11; John Walker, 5. Total number of shares held by the Directors is 444 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$80,134 39	\$90,000 00

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$300,730 12	\$550,000 00

#### AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Stock of this and other banks .....	\$20,000 00	\$15,000 00	\$30,000 00

#### JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$47,820 02	Capital paid in coin.....	\$200,000 00
Real estate taken for debt....	83,542 60	Profit and loss and contin- gent fund.....	116,959 73
County warrants.....	2,022 50	Due depositors.....	320,085 68
Loans on real estate .....	225,759 89	Due banks and bankers.....	4,514 42
Loans on stocks .....	22,015 00	Dividends unpaid.....	287 00
Loans on other securities (grain, etc.).....	7,650 00		
Loans on personal security, and overdrafts.....	181,188 46		
Money on hand.....	33,572 73		
Due from banks and bankers..	35,775 63		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$641,846 83	Total liabilities.....	\$641,846 83

The amount of capital stock is \$300,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Overton, 130; Andrew Markham, 164; Daniel Brown, 75; John Walker, 5; Julius Ort, 11; Hollis Hitchcock, 5; J. P. Overton, 24. Total number of shares held by the Directors is 414 shares.

#### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$83,542 60	\$83,542 60

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$220,759 89	\$450,000 00
Mendocino.....	5,000 00	10,000 00
Totals .....	\$225,759 89	\$460,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
School warrants.....	\$2,022 50	\$2,022 50	\$2,022 50

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Santa Rosa Bank stock.....	\$55,000 00	\$14,000 00	\$50,000 00
Savings Bank of Santa Rosa stock.....	10,400 00	8,015 00	15,000 00
Totals .....	\$45,400 00	\$22,015 00	\$65,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wine and cooperage and growing crop.....	\$7,650 00	\$15,000 00

## BANK COMMISSIONERS' EXAMINATION. (September 10, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$10,629 25	Capital paid up.....	\$200,000 00
Other real estate.....	71,834 76	Due depositors.....	305,323 99
Invested in stocks, bonds, and warrants.....	582 75	Due banks and bankers.....	9,317 47
Loans and discounts.....	505,435 58	Interest collected.....	972 87
Cash balances.....	34,964 56	Dividends unpaid.....	351 00
Due from banks and bankers.....	1,680 46	Profit and loss.....	111,723 18
Furniture, fixtures, etc.....	2,500 00		
Expenses, taxes, etc.....	61 15		
Total resources.....	\$627,688 51	Total liabilities.....	\$627,688 51



## BANK OF SEBASTOPOL. (Incorp. January 27, 1892.)

## JULY STATEMENT.

C. WIGHTMAN, President.

GEORGE P. BAXTER, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$2,692 20	Capital paid in coin .....	\$26,640 00
Loans on real estate .....	5,800 00	Due depositors .....	14,354 32
Loans on personal security, and overdrafts .....	21,446 03	Due banks and bankers .....	1,114 75
Money on hand .....	10,472 96	Interest collected .....	90 13
Due from banks and bankers ..	406 90		
Furniture and fixtures .....	1,034 00		
Expenses .....	347 11		
Total resources .....	\$42,199 20	Total liabilities .....	\$42,199 20

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$26,640. The total number of shares of stock issued is 500 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: William Hill, 100; C. Wightman, 20; Jos. H. P. Morris, 20; Percy H. Atkinson, 20; George P. Baxter, 60. Total number of shares held by the Directors is 220 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$5,800 00	\$14,600 00

## BANK OF SELMA. (Incorp. May, 1887.)

## JANUARY STATEMENT.

J. A. STROUD, President.

D. S. SNODGRASS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$8,450 00	Capital paid in coin .....	\$40,000 00
County warrants .....	1,036 75	Reserve fund .....	7,331 14
Loans on real estate .....	22,560 00	Due depositors .....	78,932 06
Loans on personal security, and overdrafts .....	77,774 71	Due banks and bankers .....	3,549 95
Money on hand .....	14,409 85		
Due from banks and bankers ..	3,437 84		
Furniture and fixtures .....	2,144 00		
Total resources .....	\$129,813 15	Total liabilities .....	\$129,813 15

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Stroud, 150; J. G. S. Arrants, 100; M. Sides, 100; O. J. Woodward, 100; S. B. Holton, 25. Total number of shares held by the Directors is 475 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$22,560 00	\$75,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
School warrants .....	\$1,036 75	\$1,036 75	\$1,036 75

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$8,450 00	Capital paid in coin .....	\$40,000 00
County warrants .....	1,133 20	Reserve fund .....	10,087 05
Loans on real estate .....	22,550 00	Due depositors .....	73,047 80
Loans on personal security, and overdrafts .....	83,718 31	Due banks and bankers .....	3,224 97
Money on hand .....	6,343 21		
Due from banks and bankers ..	980 39		
Furniture and fixtures .....	2,144 00		
Other assets .....	1,040 71		
Total resources .....	\$126,359 82	Total liabilities .....	\$126,359 82

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Stroud, 150; O. J. Woodward, 100; J. G. S. Arrants, 100; M. Sides, 100; S. B. Holton, 25. Total number of shares held by the Directors is 475 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$22,550 00	\$75,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Centerville and Kingsburg Irrigation Ditch Co. warrants .....	\$1,133 20	\$1,133 20	\$1,133 20

## BANK COMMISSIONERS' EXAMINATION. (May 19, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$8,450 00	Capital paid up .....	\$40,000 00
Invested in stocks, bonds, and warrants .....	1,216 70	Reserve fund .....	7,331 14
Loans and discounts .....	99,667 85	Due depositors .....	78,433 98
Cash balances .....	15,354 47	Due banks and bankers .....	2,976 86
Due from banks and bankers ..	3,748 43	Interest collected .....	3,577 86
Furniture, fixtures, etc. ....	2,144 00	Rents, exchange, etc. ....	244 75
Expenses, taxes, etc. ....	1,982 14		
Total resources .....	\$132,563 59	Total liabilities .....	\$132,563 59

## SONOMA VALLEY BANK—SONOMA. (Incorp. June 9, 1875.)

## JANUARY STATEMENT.

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$6,755 00	Capital paid in coin .....	\$50,200 00
Real estate taken for debt .....	24,009 24	Reserve fund .....	20,000 00
Loans on real estate .....	61,933 00	Profit and loss and contingent fund .....	14,163 77
Loans on personal security, and overdrafts .....	40,520 59	Due depositors .....	60,800 00
Money on hand .....	10,000 99	Due banks and bankers .....	1,131 68
Due from banks and bankers ..	990 77		
Furniture and fixtures .....	1,425 20		
Expenses .....	77 50		
Taxes .....	583 26		
Total resources .....	\$146,295 45	Total liabilities .....	\$146,295 45

The amount of capital stock is \$100,000; amount subscribed is \$50,200; amount paid in coin is \$50,200.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 269; Thos. Hopper, 51; Wm. E. McConnell, 10; F. T. Duhring, 1; Jesse Burris, 1. Total number of shares held by the Directors is 332 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$24,009 24	\$24,009 24

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma .....	\$61,933 00	\$100,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$6,755 00	Capital paid in coin.....	\$50,200 00
Real estate taken for debt....	24,034 46	Reserve fund.....	20,000 00
Loans on real estate.....	66,871 00	Profit and loss and contin-	
Loans on personal security,		gent fund.....	14,433 64
and overdrafts.....	41,315 11	Due depositors.....	58,339 46
Money on hand.....	10,239 12	Due banks and bankers.....	7,734 29
Furniture and fixtures.....	1,425 20		
Expenses.....	67 50		
Total resources.....	\$150,707 39	Total liabilities.....	\$150,707 39

The amount of capital stock is \$100,000; amount subscribed is \$50,200; amount paid in coin is \$50,200. The total number of shares of stock issued is 502 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 269; Thos. Hopper, 51; Wm. E. McConnell, 10; F. T. Duhring, 1; Jesse Burris, 1. Total number of shares held by the Directors is 332 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma .....	\$24,034 46	\$24,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Senoma .....	\$66,871 00	\$100,000 00

## BANK COMMISSIONERS' EXAMINATION. (September 8, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$6,755 00	Capital paid up.....	\$50,200 00
Other real estate.....	24,023 54	Reserve fund.....	20,000 00
Loans and discounts.....	107,374 50	Due depositors.....	61,560 24
Cash balances.....	4,951 27	Due banks and bankers.....	13,558 05
Due from banks and bankers..	14,008 40	Interest collected.....	135 15
Furniture, fixtures, etc.....	1,425 20	Profit and loss.....	13,485 27
Expenses, taxes, etc.....	400 80		
Total resources.....	\$158,938 71	Total liabilities.....	\$158,938 71

## CITIZENS BANK OF SOUTH RIVERSIDE. (Incorp. Nov. 5, 1891.)

## JANUARY STATEMENT.

R. B. TAYLOR, President.

J. T. BURTON, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$8,117 03	Capital paid in coin .....	\$35,000 00
Real estate taken for debt .....	350 00	Profit and loss and contin-	
Loans on real estate .....	8,251 00	gent fund .....	4,259 24
Loans on stocks .....	1,845 89	Due depositors .....	56,383 44
Loans on other securities (grain, etc.) .....	620 00		
Loans on personal security, and overdrafts .....	20,823 00		
Money on hand .....	2,288 40		
Due from banks and bankers .....	49,931 31		
Furniture and fixtures .....	2,007 75		
Expenses .....	1,092 19		
Taxes .....	316 11		
Total resources .....	\$95,642 68	Total liabilities .....	\$95,642 68

The amount of capital stock is \$50,000; amount subscribed is \$35,000; amount paid in coin is \$35,000. The total number of shares of stock issued is 350 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. B. Taylor, 145; J. T. Burton, 105; George L. Joy, 25; C. L. Graber, 5; A. Compton, 5. Total number of shares held by the Directors is 295 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino .....	\$350 00	\$350 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino .....	\$8,251 00	\$20,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Pacific Clay Manufacturing Co. stock .....	\$1,300 00	\$1,000 00	\$1,300 00
Standard Fertilizing Co. stock .....	2,500 00	100 00	250 00
South Riverside Land and Water Co. stock .....	3,750 00	745 89	1,875 00
Totals .....	\$7,550 00	\$1,845 89	\$3,425 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.
Grain in warehouse .....	\$620 00



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$8,347 88	Capital paid in coin.....	\$35,000 00
Real estate taken for debt.....	8,286 47	Profit and loss and contin-	
Loans on real estate.....	7,181 00	gent fund.....	8,482 31
Loans on stocks.....	993 75	Due depositors.....	39,251 82
Loans on other securities		Other liabilities.....	2,549 55
(grain, etc.).....	325 00		
Loans on personal security,			
and overdrafts.....	48,839 58		
Money on hand.....	2,338 05		
Due from banks and bankers..	4,413 06		
Furniture and fixtures and			
expenses.....	2,007 75		
Taxes.....	2,551 14		
Total resources.....	\$85,283 68	Total liabilities.....	\$85,283 68

The amount of capital stock is \$50,000; amount subscribed is \$35,000; amount paid in coin is \$35,000. The total number of shares of stock issued is 350 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. B. Taylor, 150; J. T. Burton, 105; Geo. L. Joy, 25; J. M. Kelly, 5; A. Compton, 5. Total number of shares held by the Directors is 290 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Bernardino.....	\$8,286 47	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino.....	\$7,181 00	\$18,700 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Standard Fertilizing Co. stock.....	\$11,500 00	\$250 00	\$2,300 00
South Riverside Land and Water Co. stock....	3,750 00	743 75	2,500 00
Totals.....	\$15,250 00	\$993 75	\$4,800 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain.....	\$325 00	\$800 00

## BANK COMMISSIONERS' EXAMINATION. (April 25, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$8,347 88	Capital paid up.....	\$35,000 00
Other real estate.....	8,286 47	Due depositors.....	39,152 95
Loans and discounts.....	48,010 82	Interest collected.....	2,257 84
Cash balances.....	4,581 93	Profit and loss.....	4,084 35
Due from banks and bankers..	9,573 01	Due on land.....	2,549 55
Furniture, fixtures, etc.....	2,007 75		
Expenses, taxes, etc.....	2,169 85		
Other assets.....	66 98		
Total resources.....	\$83,044 69	Total liabilities.....	\$83,044 69

FARMERS AND MERCHANTS BANK—STOCKTON. (Incorp.  
October 17, 1888.)

## JANUARY STATEMENT.

PHILIP B. FRASER, President.

CHARLES H. KEAGLE, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$56,600 00	Capital paid in coin.....	\$300,000 00
Loans on real estate.....	190,072 60	Reserve fund.....	50,000 00
Loans on stocks.....	70,043 43	Profit and loss and contingent fund.....	18,396 70
Loans on other securities (grain, etc.).....	163,514 09	Due depositors.....	852,463 75
Loans on personal security, and overdrafts.....	471,811 42	Dividends unpaid.....	4,500 00
Money on hand.....	116,772 23		
Due from banks and bankers..	153,546 68		
Furniture and fixtures.....	3,000 00		
Total resources.....	\$1,225,360 45	Total liabilities.....	\$1,225,360 45

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: Philip B. Fraser, 235; David S. Rosenbaum, 348; Wm. H. Crocker, 100; Geo. B. Sperry, 95; Henry Fisk, 30; D. A. Guernsey, 55; G. C. Hyatt, 25; F. R. Thomas, 25; H. B. Bishop, 55. Total number of shares held by the Directors is 968 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$159,749 21	\$288,200 00
Stanislaus.....	6,000 00	13,500 00
Merced.....	10,104 09	22,000 00
Santa Clara.....	8,650 00	14,000 00
Yolo.....	5,569 30	11,500 00
Totals.....	\$190,072 60	\$349,200 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
San Joaquin County bonds.....	\$50,000 00	\$50,000 00	\$50,000 00
Shady Grove School District, San Joaquin Co., bonds.....	2,000 00	2,000 00	2,000 00
Willows School District, San Joaquin Co., bonds.....	3,000 00	3,000 00	3,000 00
Burwood School District, San Joaquin Co., bonds.....	1,600 00	1,600 00	1,600 00
Totals.....	\$56,600 00	\$56,600 00	\$56,600 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Farmers and Merchants Bank of Stockton stock.....	\$14,900 00	\$14,490 00	\$19,200 00
Spring Valley Water Co. stock.....	3,800 00	2,000 00	3,648 00
Stockton Land, Loan, and Building Association stock.....	9,803 00	6,380 00	11,039 00
San Joaquin Valley Building and Loan Association stock.....	2,349 00	1,426 65	2,455 00
Merced Security Savings Bank stock.....	16,577 00	22,843 85	29,835 00
San Joaquin Valley Bank, Stockton, stock.....	900 00	870 00	1,500 00
Stockton Savings and Loan Society stock.....	5,000 00	5,400 00	10,000 00
Stockton Savings Bank stock.....	900 00	825 00	1,500 00
Arctic Fishing Co. stock.....	1,000 00	600 00	1,000 00
Citizens Natural Gas Co., Stockton, stock.....	2,640 00	1,707 93	2,750 00
Oakdale Land and Improvement Co. stock.....	13,500 00	8,800 00	15,500 00
Sperry & Co. (incorporated), Stockton, stock.....	4,700 00	4,700 00	7,500 00
Totals.....	\$76,067 00	\$70,043 43	\$105,927 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$162,994 09	\$316,860 00
Barley in warehouse.....	520 00	914 00
Totals.....	\$163,514 09	\$317,774 00

## JULY STATEMENT.

Resources.	Liabilities.
Miscellaneous bonds..... \$5,600 00	Capital paid in coin..... \$300,000 00
Loans on real estate..... 220,113 56	Reserve fund..... 50,000 00
Loans on stocks..... 70,128 10	Profit and loss and contingent fund..... 25,676 90
Loans on other securities (grain, etc.)..... 45,235 31	Due depositors..... 755,227 26
Loans on personal security, and overdrafts..... 619,119 66	Due banks and bankers..... 26,620 41
Money on hand..... 84,842 94	Dividends unpaid..... 5,798 70
Due from banks and bankers..... 115,283 70	
Furniture and fixtures..... 3,000 00	
Total resources..... \$1,163,323 27	Total liabilities..... \$1,163,323 27

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: P. B. Fraser, 267; D. S. Rosenbaum, 348; W. H. Crocker, 100; Henry Fisk, 30; D. A. Guernsey, 55; G. C. Hyatt, 25; F. R. Thomas, 25; Geo. B. Sperry, 95; H. B. Bishop, 55. Total number of shares held by the Directors is 1,000 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$185,823 04	\$332,000 00
Stanislaus .....	6,000 00	12,000 00
Merced .....	15,640 52	27,000 00
Yolo .....	4,000 00	9,500 00
Santa Clara .....	8,650 00	14,000 00
Totals .....	\$220,113 56	\$394,500 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Shady Grove School District, San Joaquin County, bonds .....	\$2,000 00	\$2,000 00	\$2,000 00
Willows School District, San Joaquin County, bonds .....	2,000 00	2,000 00	2,000 00
Burwood School District, San Joaquin County, bonds .....	1,600 00	1,600 00	1,600 00
Totals .....	\$5,600 00	\$5,600 00	\$5,600 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Farmers and Merchants Bank of Stockton stock .....	\$12,000 00	\$8,820 00	\$16,400 00
Stockton Savings Bank stock .....	3,060 00	3,285 00	5,100 00
Arctic Fishing Co., San Francisco, stock .....	1,000 00	600 00	1,000 00
Citizens Natural Gas Co. stock .....	2,880 00	2,280 00	3,240 00
Stockton Land, Loan, and Building Association stock .....	11,485 00	9,322 35	12,380 00
San Joaquin Valley Building and Loan Association stock .....	3,885 00	3,030 75	4,218 00
Merced Security Savings Bank stock .....	15,325 00	22,370 00	30,650 00
San Joaquin Valley Bank stock .....	900 00	1,370 00	1,500 00
Stockton Savings and Loan Society stock .....	5,000 00	5,550 00	10,000 00
Oakdale Land and Improvement Co. stock .....	13,500 00	8,800 00	13,500 00
Sperry & Co. (incorporated), Stockton, stock .....	4,700 00	4,700 00	7,500 00
Totals .....	\$73,735 00	\$70,128 10	\$105,488 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Barley and wheat in warehouse .....	\$45,235 31	\$53,110 00



## BANK COMMISSIONERS' EXAMINATION. (June 7, 1892.)

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants .....	\$15,079 00	Capital paid up .....	\$300,000 00
Loans and discounts .....	950,293 99	Reserve fund .....	50,000 00
Cash balances .....	81,957 25	Due depositors .....	598,294 20
Due from banks and bankers ..	41,360 07	Due banks and bankers .....	112,848 87
Furniture, fixtures, etc. ....	3,081 80	Interest collected .....	18,362 95
Expenses, taxes, etc. ....	6,176 16	Rents, exchange, etc. ....	958 82
		Dividends unpaid .....	1,393 20
		Profit and loss .....	16,091 13
Total resources .....	\$1,097,949 17	Total liabilities .....	\$1,097,949 17

## SAN JOAQUIN VALLEY BANK—STOCKTON. (Incorp. March 14, 1868.)

## JANUARY STATEMENT.

G. B. CLAIBORNE, President.

C. E. PERKINS, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$201,330 71	Capital paid in coin .....	\$158,580 00
Loans on stocks .....	30,025 36	Reserve fund .....	50,000 00
Loans on other securities (grain, etc.) .....	15,242 00	Profit and loss and contingent fund .....	51,790 82
Loans on personal security, and overdrafts .....	228,689 03	Due depositors .....	311,707 98
Money on hand .....	99,489 02	Due banks and bankers .....	4,326 96
Due from banks and bankers ..	382 64	Dividends unpaid .....	602 40
Furniture and fixtures .....	1,849 40		
Total resources .....	\$577,008 16	Total liabilities .....	\$577,008 16

The amount of capital stock is \$500,000; amount subscribed is \$464,300; amount paid in coin \$158,580. The total number of shares of stock issued is 2,643 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: G. B. Claiborne, 82; J. A. Crow, 186; Jos. Fyfe, 10; John Jackson, 10; R. C. Sargent, 50; W. B. Austin, 24; C. Swain, 170; J. J. Stevenson, 50; J. M. Welsh, 10. Total number of shares held by the Directors is 592 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus .....	\$4,500 00	\$13,000 00
Kern .....	13,645 00	40,000 00
San Joaquin .....	183,185 71	253,000 00
Totals .....	\$201,330 71	\$306,000 00



## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
235 shares Stockton Savings Bank stock.....	\$14,100 00	\$30,025 36	{ \$23,500 00 4,800 00 17,200 00
24 shares Stockton Savings and Loan Bank stock	2,400 00		
172 shares San Joaquin Valley Bank stock ...	10,320 00		
Totals .....	\$26,820 00	\$30,025 36	\$45,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in store.....	\$15,242 00	\$23,000 00

## JULY STATEMENT.

Resources.	Liabilities.
Loans on real estate ..... \$198,964 70	Capital paid in coin ..... \$158,580 00
Loans on stocks ..... 29,178 40	Reserve fund ..... 75,000 00
Loans on personal security, and overdrafts..... 249,252 64	Profit and loss and contin- gent fund..... 30,255 45
Money on hand..... 42,649 17	Due depositors..... 205,910 45
Due from banks and bankers..... 530 98	Due banks and bankers..... 52,583 84
Furniture and fixtures..... 1,849 40	Dividends unpaid..... 804 00
Other assets ..... 722 65	Other liabilities..... 14 20
Total resources ..... \$523,147 94	Total liabilities..... \$523,147 94

The amount of capital stock is \$500,000; amount subscribed is \$264,300; amount paid in coin is \$158,580. The total number of shares of stock issued is 2,643 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: G. B. Claiborne, 82; J. A. Crow, 186; Joseph Fyfe, 10; John Jackson, 10; R. C. Sargent, 50; W. B. Austin, 24; G. A. Shurtleff, 150; J. J. Stevenson, 50; J. M. Welsh, 10. Total number of shares held by the Directors is 572 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus .....	\$4,500 00	\$12,500 00
Fresno .....	11,000 00	18,000 00
San Joaquin.....	183,464 70	250,000 00
Totals .....	\$198,964 70	\$280,500 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
230 shares Stockton Savings Bank stock.....	\$13,800 00	\$29,178 40	\$42,300 00
24 shares Stockton Savings and Loan Society stock .....	2,400 00		
145 shares San Joaquin Valley Bank stock ...	8,700 00		
Totals .....	\$24,900 00	\$29,178 40	\$42,300 00

## BANK COMMISSIONERS' EXAMINATION. (June 15, 1892.)

Resources.		Liabilities.	
Loans and discounts.....	\$481,961 61	Capital paid up.....	\$158,580 00
Cash balances.....	31,966 96	Reserve fund.....	75,000 00
Due from banks and bankers..	26,227 84	Due depositors.....	199,256 48
Furniture, fixtures, etc.....	1,849 40	Due banks and bankers.....	79,610 30
Other assets.....	189 50	Dividends unpaid.....	823 20
		Profit and loss.....	28,925 33
Total resources.....	\$542,195 31	Total liabilities.....	\$542,195 31

## STOCKTON SAVINGS AND LOAN SOCIETY. (Incorp. August 12, 1867.)

## JANUARY STATEMENT.

L. U. SHIPPEE, President.

FRED. M. WEST, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$240,528 05	Capital paid in coin.....	\$500,000 00
Miscellaneous bonds and stocks.....	85,269 15	Reserve fund, and surplus...	166,758 20
Loans on real estate.....	1,097,548 05	Profit and loss and contingent fund.....	83,701 19
Loans on stocks.....	71,595 40	Due depositors.....	2,465,446 57
Loans on other securities (grain, etc.).....	125,447 19	Due banks and bankers.....	1,792 64
Loans on personal security, and overdrafts.....	1,004,825 41	Dividends unpaid.....	30,000 00
Money on hand.....	553,765 25		
Due from banks and bankers..	68,560 15		
Collection account.....	159 95		
Total resources.....	\$3,247,698 60	Total liabilities.....	\$3,247,698 60

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. U. Shippee, 259; Chas. Haas, 30; A. W. Simpson, 50; J. H. O'Brien, 20; Wm. Inglis, 165; R. Gnekow, 250; Otis Perrin, 42; H. T. Dorrance, 20; Fred. Arnold, 20; M. L. Hewitt, 100; G. A. McKenzie, 20; John Ducker, 85; C. Grattan, 50. Total number of shares held by the Directors is 1,111.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Coston Books.	Market Value.
San Joaquin.....	\$86,111 93	\$100,000 00
Sacramento.....	76,159 53	100,000 00
Fresno.....	5,941 30	6,500 00
Merced.....	7,829 38	8,200 00
Stanislaus.....	64,485 91	70,000 00
Totals.....	\$240,528 05	\$284,700 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$828,508 09	\$1,600,000 00
Stanislaus .....	86,850 76	170,000 00
Merced .....	63,981 65	120,000 00
Fresno .....	22,807 55	44,000 00
Calaveras .....	4,000 00	6,000 00
Butte .....	90,000 00	160,000 00
Tulare .....	1,400 00	2,000 00
Totals .....	\$1,097,548 05	\$2,102,000 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
85 San Joaquin County bonds .....	\$85,000 00	\$85,000 00	\$85,000 00
50 shares Masonic Hall stock .....	1,250 00	269 15	500 00
Totals .....	\$86,250 00	\$85,269 15	\$85,500 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
20 shares Pioneer Hall Association stock .....	\$200 00	\$200 00	\$200 00
15 shares Farmers Union and Milling Co. stock .....	1,500 00	1,500 00	1,500 00
597 shares Stockton Savings and Loan Society stock .....	59,700 00	44,766 45	119,400 00
300 shares Sperry & Co. stock .....	30,000 00	17,528 95	40,000 00
52 shares First National Bank, Stockton, stock .....	5,200 00	7,600 00	10,400 00
Totals .....	\$96,600 00	\$71,595 40	\$171,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Grain in store .....	\$120,347 19	\$170,000 00
Pass books—term deposit account .....	5,100 00	10,000 00
Totals .....	\$125,447 19	\$180,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt.....	\$210,368 41	Capital paid in coin .....	\$500,000 00
Miscellaneous bonds and stocks.....	80,269 15	Reserve fund .....	100,000 00
Loans on real estate .....	1,062,136 78	Profit and loss and contingent fund.....	174,601 28
Loans on stocks .....	82,613 17	Due depositors.....	2,095,056 60
Loans on grain .....	33,956 86	Due banks and bankers.....	371 41
Loans on personal security, and overdrafts.....	1,081,247 00	Dividends unpaid.....	30,000 00
Money on hand .....	330,282 65		
Due from banks and bankers .....	18,004 96		
Other assets (collections).....	1,150 31		
Total resources .....	\$2,900,029 29	Total liabilities.....	\$2,900,029 29

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. U. Shippee, 234; Chas. Haas, 30; A. W. Simpson, 50; J. H. O'Brien, 20; Wm. Inglis, 165; R. Gnekow, 178; Otis Perrin, 42; H. T. Dorrance, 20; Fred. Arnold, 25; M. L. Hewitt, 116; G. A. McKenzie, 20; C. Grattan, 50; H. C. Holman, 103. Total number of shares held by the Directors is 1,053 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin.....	\$51,282 80	\$60,000 00
Sacramento.....	75,667 03	100,000 00
Fresno.....	5,949 78	6,500 00
Merced.....	13,477 38	15,000 00
Stanislaus.....	63,991 42	70,000 00
Totals .....	\$210,368 41	\$251,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$845,181 22	\$1,610,000 00
Stanislaus.....	57,534 56	100,000 00
Merced.....	40,360 00	80,000 00
Fresno.....	23,661 00	44,000 00
Calaveras.....	4,000 00	6,000 00
Butte.....	90,000 00	160,000 00
Tulare.....	1,400 00	2,000 00
Totals.....	\$1,062,136 78	\$1,992,000 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
80 San Joaquin County 4 per cent bonds.....	\$80,000 00	\$80,000 00	\$80,000 00
50 shares Masonic Hall Association stock.....	1,250 00	269 15	625 00
Totals .....	\$81,250 00	\$80,269 15	\$80,625 00



## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
20 shares Pioneer Hall stock.....	\$500 00	\$400 00	\$500 00
50 shares Relief Windmill Co. stock.....	5,000 00	600 00	600 00
108 shares Farmers Union and Milling Co. stock.....	10,800 00	7,500 00	8,100 00
300 shares Sperry & Co. stock.....	30,000 00	17,528 95	40,000 00
22 shares Sacramento Glass Co. stock.....	5,500 00	1,300 00	2,200 00
64 shares First National Bank stock.....	6,400 00	10,800 00	12,800 00
55 shares Stockton Savings Bank stock.....	3,300 00	3,300 00	5,500 00
470 shares Stockton Savings and Loan Society stock.....	47,000 00	41,184 22	94,000 00
Totals.....	\$108,500 00	\$82,613 17	\$163,700 00

## BANK COMMISSIONERS' EXAMINATION. (June 9, 1892.)

Resources.		Liabilities.	
Real estate.....	\$186,510 81	Capital paid up.....	\$500,000 00
Invested in stocks, bonds, and warrants.....	80,269 15	Reserve fund.....	300,000 00
Loans and discounts.....	2,153,181 73	Due depositors.....	2,074,141 53
Cash balances.....	122,772 08	Due banks and bankers.....	688 06
Due from banks and bankers.....	340,220 99	Rents, exchange, etc.....	327 55
Expenses, taxes, etc.....	7,562 82	Profit and loss.....	16,824 32
Other assets.....	1,463 88		
Total resources.....	\$2,891,981 46	Total liabilities.....	\$2,891,981 46

## STOCKTON SAVINGS BANK. (Incorp. July 5, 1882.)

## JANUARY STATEMENT.

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$25,982 98	Capital paid in coin.....	\$300,000 00
Loans on real estate.....	284,118 49	Profit and loss and contingent fund.....	141,629 75
Loans on stocks and bonds.....	154,551 69	Due depositors.....	656,177 26
Loans on other securities (grain, etc.).....	84,153 45	Due banks and bankers.....	49,852 45
Loans on personal security, and overdrafts.....	424,255 22		
Money on hand.....	165,256 19		
Due from banks and bankers.....	5,795 86		
Furniture and fixtures.....	3,545 58		
Total resources.....	\$1,147,659 46	Total liabilities.....	\$1,147,659 46

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: H. S. Sargent, 50; J. D. Peters, 20; I. S. Bostwick, 140; E. R. Hedges, 255; J. C. Hoisholt, 120; George Hornage, 53; T. W. Newell, 100; W. C. Daggett, 100; C. Hurd, 60; Asa Clark, 100; Sidney Newell, 80. Total number of shares held by the Directors is 1,078 shares.



## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin .....	\$25,982 98	\$28,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$272,704 49	\$530,500 00
Stanislaus .....	4,914 00	10,000 00
San Francisco .....	6,500 00	12,000 00
Totals .....	\$284,118 49	\$552,500 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
835 shares California Navigation and Improvement Co. stock .....	\$83,500 00	\$39,682 70	\$83,500 00
34 shares Moore & Smith Lumber Co. stock .....	3,400 00	1,500 00	3,400 00
40 shares Kings River Lumber Co. stock .....	4,000 00	3,000 00	4,000 00
26 shares Port Discovery Mill Co. stock .....	2,600 00	500 00	2,600 00
96 Modesto Ditch Irrigation bonds .....	48,000 00	35,000 00	48,000 00
50 shares P. A. Buell Co. Planing Mill stock .....	5,000 00	5,000 00	5,000 00
30 shares Stockton Savings and Loan Soc. stock .....	3,000 00	5,380 60	6,000 00
1,271 shares Stockton Savings Bank stock .....	127,100 00	53,664 95	127,100 00
300 shares Matteson & Williamson Manufacturing Co. stock .....	30,000 00	10,696 00	30,000 00
10 shares Stockton Loan, Land, and Building Association (second series) stock .....	2,000 00	127 44	350 00
Totals .....	\$308,600 00	\$154,551 69	\$309,950 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
5,063,048 pounds wheat .....	\$81,008 00	\$91,134 86
418,020 pounds barley .....	3,145 45	4,598 22
Totals .....	\$84,153 45	\$95,733 08

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$26,046 65	Capital paid in coin .....	\$300,000 00
Loans on real estate .....	272,727 42	Profit and loss and contingent fund .....	145,172 21
Loans on stocks .....	133,544 73	Due depositors .....	573,779 05
Loans on personal security, and overdrafts .....	559,580 40	Due banks and bankers .....	115,928 11
Money on hand .....	95,673 07	Dividends unpaid .....	108 00
Due from banks and bankers .....	43,839 35		
Furniture and fixtures .....	3,545 58		
Other assets .....	30 17		
Total resources .....	\$1,134,987 37	Total liabilities .....	\$1,134,987 37

The amount of capital stock is \$500,000; amount subscribed is \$500,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 5,000 shares; the amount paid on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows: H. S. Sargent, 50; J. D. Peters, 20; I. S. Bostwick, 120; George Hornage, 63; Asa Clark, 100; E. R. Hedges, 230; T. W. Newell, 100; Columbus Hurd, 60; W. C. Daggett, 100; J. C. Hoisholt, 120; Sidney Newell, 80. Total number of shares held by the Directors is 1,043 shares.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin .....	\$26,046 65	\$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin .....	\$260,723 92	\$470,300 00
San Francisco .....	7,000 00	12,000 00
Fresno .....	5,003 50	16,000 00
Totals .....	\$272,727 42	\$498,300 00

AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
489 shares California Navigation and Improvement Co. stock .....	\$48,900 00	\$15,687 00	\$48,900 00
300 shares Matteson & Williamson Mfg. Co. stock .....	30,000 00	10,696 00	30,000 00
270 shares Farmers Milling Co. stock .....	27,000 00	24,300 00	27,000 00
30 shares Stockton Savings and Loan Society stock .....	3,000 00	5,000 00	6,000 00
1,481 shares Stockton Savings Bank stock .....	148,100 00	70,509 23	148,100 00
50 shares P. A. Buell & Co. stock .....	5,000 00	5,000 00	5,000 00
40 shares Kings River Lumber Co. stock .....	4,000 00	1,352 50	4,000 00
34 shares Moore & Smith Lumber Co. stock .....	3,400 00	1,000 00	3,400 00
Totals .....	\$269,400 00	\$133,544 73	\$272,400 00

BANK COMMISSIONERS' EXAMINATION. (June 8, 1892.)

Resources.		Liabilities.	
Real estate .....	\$25,980 00	Capital paid up .....	\$300,000 00
Loans and discounts .....	970,032 53	Due depositors .....	609,077 66
Cash balances .....	85,142 96	Due banks and bankers .....	62,001 97
Due from banks and bankers .....	31,310 59	Interest collected .....	20,084 18
Furniture, fixtures, etc. ....	3,545 58	Rents, exchange, etc. ....	348 60
Expenses, taxes, etc. ....	5,238 50	Dividends unpaid .....	108 00
		Profit and loss .....	129,629 75
Total resources .....	\$1,121,250 16	Total liabilities .....	\$1,121,250 16

## BANK OF SUISUN. (Incorp. February 7, 1876.)

## JANUARY STATEMENT.

R. D. ROBBINS, President.

WILLIAM WOLF, Cashier.

Resources.		Liabilities.	
County warrants .....	\$202 50	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	355,701 40	Reserve fund .....	200,502 64
Loans on personal security, and overdrafts .....	145,894 78	Due depositors .....	299,274 87
Money on hand .....	36,961 26	Dividends unpaid .....	6,858 00
Due from banks and bankers .....	65,375 57		
Furniture and fixtures .....	2,500 00		
Total resources .....	\$606,635 51	Total liabilities .....	\$606,635 51

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 491; C. F. D. Hastings, 180; E. P. Hilborn, 24; M. Dinkelspiel, 10; L. B. Abernathie, 5. Total number of shares held by the Directors is 710 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$349,011 40	\$500,000 00
Contra Costa .....	6,690 00	20,000 00
Totals .....	\$355,701 40	\$520,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
County warrants .....	\$64 50	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	416,696 80	Reserve fund .....	264,953 48
Loans on personal security, and overdrafts .....	175,192 09	Due depositors .....	229,349 80
Money on hand .....	16,683 55	Due banks and bankers .....	10,327 91
Furniture and fixtures .....	2,500 00	Dividends unpaid .....	6,498 00
		Other liabilities .....	7 75
Total resources .....	\$611,136 94	Total liabilities .....	\$611,136 94

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 491; C. F. D. Hastings, 180; E. P. Hilborn, 24; M. Dinkelspiel, 10; L. B. Abernathie, 5. Total number of shares held by the Directors is 710 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$410,006 80	\$600,000 00
Contra Costa .....	6,690 00	20,000 00
Totals .....	\$416,696 80	\$620,000 00

## BANK COMMISSIONERS' EXAMINATION. (January 28, 1892.)

Resources.		Liabilities.	
Loans and discounts.....	\$503,300 72	Capital paid up.....	\$100,000 00
Cash balances.....	37,167 00	Reserve fund.....	200,502 64
Due from banks and bankers.....	30,604 69	Due depositors.....	269,040 96
Furniture, fixtures, etc.....	2,500 00	Interest collected.....	1,221 64
		Dividends unpaid.....	2,796 00
		Profit and loss.....	11 17
Total resources.....	\$573,572 41	Total liabilities.....	\$573,572 41

## BANK OF TEMPLETON. (Incorp. April 9, 1889.)

## JANUARY STATEMENT.

H. WESSEL, President.

W. SEEMAN, Assistant Cashier.

Resources.		Liabilities.	
Bank premises.....	\$4,300 00	Capital paid in coin.....	\$25,000 00
Real estate.....	7,376 00	Reserve fund.....	2,400 00
Miscellaneous stocks.....	3,475 51	Profit and loss and contingent fund.....	823 31
Loans on personal security, and overdrafts.....	30,481 55	Due depositors.....	25,143 34
Money on hand.....	4,392 73	Due banks and bankers.....	4,000 00
Due from banks and bankers.....	5,712 19		
Furniture and fixtures.....	1,424 15		
Expenses.....	204 52		
Total resources.....	\$57,366 65	Total liabilities.....	\$57,366 65

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Wessel, 79; A. F. Horstman, 58; A. P. Seeman, 58; C. W. Horstman, 49; John Quarnstrom, 4. Total number of shares held by the Directors is 248 shares.

## REAL ESTATE OWNED BY THE BANK.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$7,376 00	\$10,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
The Nelson-Quarnstrom Co. (incorporated) stock.....	\$3,000 00	\$3,000 00	\$3,000 00
Pacific States Savings, Loan, and Building Co. stock.....	475 51	475 51	475 51
Totals.....	\$3,475 51	\$3,475 51	\$3,475 51



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$4,300 00	Capital paid in coin .....	\$25,000 00
Real estate taken for debt .....	8,000 00	Reserve fund .....	2,400 00
Miscellaneous stocks .....	3,518 71	Profit and loss and contin-	
Loans on personal security,		gent fund .....	175 97
and overdrafts .....	33,672 25	Due depositors .....	21,807 49
Money on hand .....	1,791 05	Due banks and bankers .....	9,000 00
Due from banks and bankers ..	5,427 82		
Furniture and fixtures .....	1,489 00		
Expenses .....	184 63		
Total resources .....	\$58,383 46	Total liabilities .....	\$58,383 46

The amount of capital stock is \$25,000; amount subscribed is \$25,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 250 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Wessel, 79; A. F. Horstman, 42 $\frac{3}{4}$ ; C. W. Horstman, 42 $\frac{3}{4}$ ; John Quarnstrom, 42 $\frac{3}{4}$ ; A. P. Seeman, 42 $\frac{3}{4}$ . Total number of shares held by the Directors is 250 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo .....	\$8,000 00	\$8,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Quarnstrom Commercial Co. stock .....	\$3,000 00	\$3,000 00	\$3,000 00
Pacific States Savings, Loan, and Building Co. stock .....	518 71	518 71	518 71
Totals .....	\$3,518 71	\$3,518 71	\$3,518 71

## BANK COMMISSIONERS' EXAMINATION. (September 16, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$4,300 00	Capital paid up .....	\$25,000 00
Other real estate .....	6,946 00	Reserve fund .....	1,000 00
Invested in stocks, bonds, and warrants .....	3,453 91	Due depositors .....	27,551 34
Loans and discounts .....	24,635 96	Due banks and bankers .....	4,000 00
Cash balances .....	3,545 70	Other liabilities .....	1,156 60
Due from banks and bankers ..	13,930 61		
Furniture, fixtures, etc. ....	1,400 65		
Expenses, taxes, etc. ....	495 11		
Total resources .....	\$58,707 94	Total liabilities .....	\$58,707 94



## BANK OF TOMALES. (Incorp. June 25, 1875.)

## JANUARY STATEMENT.

WARREN DUTTON, President.

THOMAS J. ABLES, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	146,755 30	Reserve fund .....	100,000 00
Loans on stocks .....	7,066 15	Profit and loss and contin-	
Loans on personal security,		gent fund .....	14,304 99
and overdrafts .....	122,653 64	Due depositors .....	63,226 78
Money on hand .....	4,601 44	Due banks and bankers .....	9,874 49
Furniture and fixtures .....	1,000 00		
Expenses .....	2,329 73		
Total resources .....	\$287,406 26	Total liabilities .....	\$287,406 26

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Warren Dutton, 100; A. P. Gaver, 96; Henry E. Lawrence, 74; George W. Burbank, 73; Hollis Hitchcock, 150. Total number of shares held by the Directors is 493 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin .....	\$77,151 30	\$120,000 00
Sonoma .....	38,004 00	65,000 00
Solano .....	4,600 00	10,000 00
Monterey .....	3,000 00	5,000 00
Marin and Sonoma .....	24,000 00	36,000 00
Totals .....	\$146,755 30	\$236,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
73 shares Bank of Tomales stock .....	\$7,300 00	\$7,066 15	\$16,253 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$3,000 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	146,755 30	Reserve fund .....	100,000 00
Loans on stocks .....	7,066 15	Profit and loss and contin-	
Loans on personal security,		gent fund .....	12,415 82
and overdrafts .....	122,549 83	Due depositors .....	81,222 88
Money on hand .....	6,975 72	Due banks and bankers .....	2,332 75
Due from banks and bankers .....	8,093 95		
Furniture and fixtures .....	1,000 00		
Expenses .....	530 50		
Total resources .....	\$295,971 45	Total liabilities .....	\$295,971 45

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Warren Dutton, 100; Hollis Hitchcock, 150; Geo. W. Burbank, 73; Henry E. Lawrence, 74; A. P. Gaver, 96. Total number of shares held by the Directors is 493 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin .....	\$77,151 30	\$120,000 00
Sonoma .....	38,004 00	65,000 00
Solano .....	4,600 00	10,000 00
Monterey .....	3,000 00	5,000 00
Marin and Sonoma .....	24,000 00	36,000 00
Totals .....	\$146,755 30	\$236,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
73 shares Tomales Bank stock.....	\$7,300 00	\$7,066 15	\$16,253 00

## BANK COMMISSIONERS' EXAMINATION. (November 9, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$3,000 00	Capital paid up.....	\$100,000 00
Loans and discounts.....	271,981 77	Reserve fund .....	100,000 00
Cash balances.....	6,080 92	Due depositors.....	73,615 24
Due from banks and bankers.....	4,376 99	Due banks and bankers.....	1,144 03
Furniture, fixtures, etc.....	1,000 00	Interest collected.....	12,771 09
Expenses, taxes, etc.....	1,090 68		
Total resources .....	\$287,530 36	Total liabilities .....	\$287,530 36

## BANK OF TULARE. (Incorp. July 27, 1885.)

## JANUARY STATEMENT.

E. LATHROP, President.

JOHN A. GOBLE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$21,332 99	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	9,317 15	Reserve fund.....	25,000 00
County, city, and irrigation warrants.....	15,021 58	Profit and loss and contingent fund.....	2,413 97
Loans on real estate.....	26,096 86	Due depositors.....	141,957 31
Loans on stocks and bonds.....	28,806 86	Due banks and bankers.....	25,083 60
Loans on other securities (grain, etc.).....	204 58	Dividends unpaid.....	5,000 00
Loans on personal security, and overdrafts.....	107,006 61		
Money on hand.....	29,046 94		
Due from banks and bankers.....	9,251 13		
Furniture and fixtures.....	3,370 18		
Total resources.....	\$249,454 88	Total liabilities.....	\$249,454 88

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Lathrop, 172; J. Goldman, 195; H. Mabury, 350; S. Richardson, 10; John A. Goble, 10. Total number of shares held by the Directors is 737 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$8,630 65	\$10,000 00
Kern.....	686 50	1,000 00
Totals.....	\$9,317 15	\$11,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$26,096 86	\$50,000 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Tulare Building and Loan Association stock.....	\$16,000 00	\$1,603 50	\$2,917 40
Kings River and Fresno Canal Co. stock.....	400 00	250 00	400 00
Tulare Gas Co. stock.....	9,000 00	1,689 25	4,050 00
Tulare Fruit Association stock.....	8,200 00	580 00	1,435 00
Tulare Irrigation District bonds, and other securities.....	22,500 00	20,250 00	20,250 00
Kaweah Canal and Irrigation Co. stock.....	1,150 00	1,495 61	2,300 00
Farmers Ditch Co. stock.....	1,202 85	2,938 50	3,100 00
Totals.....	\$58,452 85	\$28,806 86	\$34,452 40

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
512 sacks barley .....	\$204 58	\$515 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$21,334 49	Capital paid in coin.....	\$50,000 00
Real estate taken for debt.....	8,459 10	Reserve fund.....	25,000 00
County and city warrants.....	759 34	Profit and loss and contin-	
Loans on real estate.....	22,703 92	gent fund.....	5,575 65
Loans on stocks and bonds.....	27,557 33	Due depositors.....	110,658 09
Loans on personal security, and overdrafts.....	106,927 57	Due banks and bankers.....	32,287 92
Money on hand.....	21,716 04		
Due from banks and bankers..	9,746 66		
Furniture and fixtures.....	3,393 18		
Other assets.....	924 03		
Total resources.....	\$223,521 66	Total liabilities.....	\$223,521 66

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Lathrop, 172; J. Goldman, 195; H. Mabury, 350; S. Richardson, 10; John A. Goble, 10. Total number of shares held by the Directors is 737 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare .....	\$8,459 10	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$22,703 92	\$45,000 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Kings River and Fresno Canal Co. stock .....	\$400 00	\$250 00	\$400 00
Tulare Fruit Association stock .....	8,200 00	580 00	1,500 00
Tulare Gas Co. stock .....	9,000 00	1,611 90	3,600 00
Tulare Irrigation District bonds, and other securities.....	23,500 00	20,750 00	21,150 00
Kaweah Canal and Irrigation Co. stock .....	1,000 00	261 13	1,000 00
Farmers Ditch Co. stock .....	2,175 00	2,220 80	4,371 00
Tulare Building and Loan Association stock..	14,000 00	1,883 50	3,050 00
Totals .....	\$58,275 00	\$27,557 33	\$35,071 00

## BANK COMMISSIONERS' EXAMINATION. (May 11, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$21,334 49	Capital paid up .....	\$50,000 00
Other real estate .....	8,472 00	Reserve fund .....	25,000 00
Invested in stocks, bonds, and warrants .....	1,440 01	Due depositors .....	128,074 86
Loans and discounts .....	152,667 33	Due banks and bankers .....	14,119 09
Cash balances .....	19,272 79	Interest collected .....	3,811 18
Due from banks and bankers ..	15,207 60	Rents, exchange, etc. ....	389 80
Furniture, fixtures, etc. ....	3,388 18	Profit and loss .....	2,413 97
Expenses, taxes, etc. ....	2,026 50		
Total resources .....	\$223,808 90	Total liabilities .....	\$223,808 90

## TULARE COUNTY BANK—TULARE. (Incorp. July 10, 1890.)

## JANUARY STATEMENT.

E. J. Cox, President.

A. G. WISHON, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$8,041 75	Capital paid in coin .....	\$40,000 00
Miscellaneous stocks .....	18,000 00	Profit and loss and contin- gent fund .....	3,961 74
Loans on real estate .....	10,306 42	Due depositors .....	37,437 50
Loans on personal security, and overdrafts .....	46,551 83	Due banks and bankers .....	13,456 54
Money on hand .....	8,551 22		
Due from banks and bankers ..	365 00		
Furniture and fixtures .....	3,039 56		
Total resources .....	\$94,855 78	Total liabilities .....	\$94,855 78

The amount of capital stock is \$200,000; amount subscribed is \$100,000; amount paid in coin is \$40,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: D. W. Madden, 140; M. M. Burnett, 60; E. J. Cox, 100; E. W. Root, 100; R. Linder, 24; H. L. Pace, 24; W. L. Smith, 100. Total number of shares held by the Directors is 548 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$10,306 42	\$20,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
1,250 shares Tulare City Water Co. stock .....	\$25,000 00	\$18,000 00	\$20,000 00



## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks	\$19,800 00	Capital paid in coin	\$45,760 00
Loans on personal security, and overdrafts	63,963 29	Reserve fund	400 00
Money on hand	10,534 40	Profit and loss and contingent fund	4,848 61
Due from banks and bankers	1,905 00	Due depositors	31,013 88
Furniture and fixtures	3,042 56	Due banks and bankers	17,222 76
Total resources	\$99,245 25	Total liabilities	\$99,245 25

The amount of capital stock is \$200,000; amount subscribed is \$114,400; amount paid in coin is \$45,760. The total number of shares of stock issued is 1,144 shares; the amount paid on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows: E. W. Root, 100; E. J. Cox, 100; M. M. Burnett, 60; Wm. L. Smith, 176; R. Linder, 24; H. L. Pace, 24. Total number of shares held by the Directors is 488 shares.

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
1,250 shares Tulare City Water Co. stock	\$25,000 00	\$18,000 00	\$25,000 00
4 Tulare Irrigation District bonds	2,000 00	1,800 00	1,800 00
Totals	\$27,000 00	\$19,800 00	\$26,800 00

## BANK COMMISSIONERS' EXAMINATION. (May 12, 1892.)

Resources.		Liabilities.	
Real estate	\$8,141 75	Capital paid up	\$45,760 00
Invested in stocks, bonds, and warrants	18,000 00	Reserve fund	400 00
Loans and discounts	64,395 98	Due depositors	26,892 03
Cash balances	5,513 72	Due banks and bankers	25,743 21
Due from banks and bankers	1,559 52	Interest collected	1,814 33
Furniture, fixtures, etc.	3,042 56	Dividends unpaid	108 00
Expenses, taxes, etc.	2,066 28	Profit and loss	2,002 24
Total resources	\$102,719 81	Total liabilities	\$102,719 81

## BANK OF TUSTIN. (Incorp. October 10, 1887.)

## JANUARY STATEMENT.

A. GUY SMITH, President.

E. D. BUSS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$13,118 13	Capital paid in coin.....	\$25,000 00
Miscellaneous bonds and stocks.....	3,400 00	Profit and loss and contingent fund.....	1,292 31
Loans on real estate.....	12,750 00	Due depositors.....	33,394 79
Loans on stocks.....	4,500 00	Due banks and bankers.....	2,009 93
Loans on other securities (grain, etc.).....	3,850 00		
Loans on personal security, and overdrafts.....	14,415 22		
Money on hand.....	6,099 27		
Due from banks and bankers.....	999 30		
Furniture and fixtures.....	2,485 52		
Other assets.....	79 59		
Total resources.....	\$61,697 03	Total liabilities.....	\$61,697 03

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Guy Smith, 40; W. S. Bartlett, 30; C. W. Wilcox, 30; N. Palmer, 50; H. B. Lewis, 10; S. W. Preble, 15; E. D. Buss, 100. Total number of shares held by the Directors is 275 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$12,750 00	\$28,300 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Bank of Tustin stock.....	\$500 00	\$500 00	\$500 00
Orange County School District bonds.....	2,900 00	2,979 59	2,979 59
Totals.....	\$3,400 00	\$3,479 59	\$3,479 59

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Sespe Oil Co. stock.....	\$10,000 00	\$2,200 00	\$10,000 00
Arizona Sandstone Co. stock.....	3,200 00	700 00	1,500 00
Bank of Tustin stock.....	2,875 00	1,600 00	2,875 00
Totals.....	\$16,075 00	\$4,500 00	\$14,375 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Barley—on warehouse receipts and insurance.....	\$3,850 00	\$7,200 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$13,118 13	Capital paid in coin.....	\$25,000 00
Miscellaneous bonds and stocks.....	3,710 70	Profit and loss and contingent fund.....	2,174 14
Loans on real estate.....	11,825 00	Due depositors.....	40,193 65
Loans on stocks.....	4,425 00		
Loans on personal security, and overdrafts.....	12,181 36		
Money on hand.....	6,408 30		
Due from banks and bankers.....	13,213 78		
Furniture and fixtures.....	2,485 52		
Total resources.....	\$67,367 79	Total liabilities.....	\$67,367 79

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$25,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. S. Bartlett, 30; H. B. Lewis, 10; N. Palmer, 50; S. W. Preble, 15; A. Guy Smith, 40; C. W. Wilcox, 30; E. D. Buss, 100. Total number of shares held by the Directors is 275 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Orange.....	\$11,825 00	\$28,500 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Bank of Tustin stock.....	\$750 00	\$750 00	\$750 00
Orange County School District bonds.....	2,900 00	2,960 70	2,960 70
Totals.....	\$3,650 00	\$3,710 70	\$3,710 70

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Sespe Oil Co. stock.....	\$10,000 00	\$2,350 00	\$10,000 00
Arizona Sandstone Co. stock.....	3,200 00	700 00	1,600 00
Bank of Tustin stock.....	2,625 00	1,375 00	2,675 00
Totals.....	\$15,825 00	\$4,425 00	\$14,275 00

## BANK COMMISSIONERS' EXAMINATION. (March 30, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$13,118 13	Capital paid up.....	\$25,000 00
Invested in stocks, bonds, and warrants.....	3,468 34	Due depositors.....	27,940 02
Loans and discounts.....	29,697 88	Due banks and bankers.....	1,040 20
Cash balances.....	5,498 65	Interest collected.....	608 21
Due from banks and bankers.....	1,397 44	Rents, exchange, etc.....	30 30
Furniture and fixtures.....	2,485 52	Profit and loss.....	1,363 83
Expenses, taxes, etc.....	316 60		
Total resources.....	\$55,982 56	Total liabilities.....	\$55,982 56

## BANK OF UKIAH. (Incorp. January 10, 1874.)

## JANUARY STATEMENT.

R. MCGARVEY, President.

SAM. WHEELER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$15,538 10	Capital paid in coin.....	\$250,000 00
Real estate taken for debt.....	51,763 74	Profit and loss and contingent fund.....	53,349 21
Loans on real estate.....	214,565 54	Due depositors.....	104,255 88
Loans on personal security, and overdrafts.....	101,684 71	Due banks and bankers.....	8,802 75
Money on hand.....	23,009 13	Dividends unpaid.....	40 00
Due from banks and bankers.....	9,313 12		
Other assets.....	573 50		
Total resources.....	\$416,447 84	Total liabilities.....	\$416,447 84

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. Hagenmeyer, 367; R. McGarvey, 100; John P. Hoffman, 66; M. Baechtel, 85; J. A. Cooper, 50. Total number of shares held by the Directors is 668 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino.....	\$51,763 74	\$51,763 74

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$187,093 81	\$250,000 00
Humboldt.....	8,209 54	12,000 00
Lake.....	2,953 89	5,000 00
Trinity.....	13,808 30	20,000 00
Sonoma.....	2,500 00	4,000 00
Totals.....	\$214,565 54	\$291,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$15,538 10	Capital paid in coin.....	\$250,000 00
Real estate taken for debt....	47,847 04	Profit and loss and contin-	
Loans on real estate.....	200,680 77	gent fund.....	44,940 37
Loans on personal security,		Due depositors.....	99,160 24
and overdrafts.....	102,520 59	Due banks and bankers.....	6,637 37
Money on hand.....	6,920 13	Dividends unpaid.....	120 00
Due from banks and bankers..	27,351 35		
Total resources.....	\$400,857 98	Total liabilities.....	\$400,857 98

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. McGarvey, 100; G. Hagenmeyer, 367; John P. Hoffman, 66; J. A. Cooper, 80; M. Baechtcl, 85. Total number of shares held by the Directors is 668 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino.....	\$47,847 04	\$47,847 04

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$177,880 77	\$400,000 00
Humboldt.....	8,300 00	12,000 00
Lake.....	1,500 00	3,000 00
Trinity.....	13,000 00	40,000 00
Totals.....	\$200,680 77	\$455,000 00

## BANK COMMISSIONERS' EXAMINATION. (February 27, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$15,538 10	Capital paid up.....	\$250,000 00
Other real estate.....	51,763 74	Due depositors.....	88,843 60
Loans and discounts.....	315,618 12	Due banks and bankers.....	13,992 38
Cash balances.....	8,048 73	Interest collected.....	794 65
Due from banks and bankers..	6,048 61	Rents, exchange, etc.....	135 02
Expenses, taxes, etc.....	558 60	Dividends unpaid.....	964 00
Other assets.....	569 52	Profit and loss.....	43,415 77
Total resources.....	\$398,145 42	Total liabilities.....	\$398,145 42



## BANK OF VACAVILLE. (Incorp. April 23, 1883.)

## JANUARY STATEMENT.

R. D. ROBBINS, President.

EDW. FISHER, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$4,000 00	Capital paid in coin .....	\$100,000 00
County warrants .....	379 20	Reserve fund .....	12,587 32
Loans on real estate .....	90,487 99	Due depositors .....	77,531 50
Loans on personal security, and overdrafts .....	107,190 12	Due banks and bankers .....	14,991 41
Money on hand .....	6,952 92	Dividends unpaid .....	5,000 00
Furniture and fixtures .....	1,100 00		
Total resources .....	\$210,110 23	Total liabilities .....	\$210,110 23

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 535; W. B. Parker, 289; D. Dutton, 30; E. R. Thurber, 15; W. B. Davis, 10. Total number of shares held by the Directors is 879 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano .....	\$90,487 99	\$200,000 00

## AMOUNT LOANED ON WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
School warrants .....	\$379 20	\$379 20	\$379 20

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$4,353 10	Capital paid in coin .....	\$100,000 00
County warrants .....	745 75	Reserve fund .....	12,587 32
Loans on real estate .....	93,206 52	Due depositors .....	68,154 50
Loans on personal security, and overdrafts .....	123,906 05	Due banks and bankers .....	46,116 37
Money on hand .....	6,991 90	Dividends unpaid .....	5,000 00
Due from banks and bankers .....	498 80	Interest collected .....	380 30
Furniture and fixtures .....	1,100 00	Exchange account .....	104 90
Expenses .....	1,541 27		
Total resources .....	\$232,343 39	Total liabilities .....	\$232,343 39

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 535; W. B. Parker, 289; E. R. Thurber, 15; D. Dutton, 30; W. B. Davis, 10. Total number of shares held by the Directors is 879 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$93,206 52	\$150,000 00

## AMOUNT LOANED ON WARRANTS.

Description or Class.	Amount Loaned.
School warrants.....	\$745 75

## BANK COMMISSIONERS' EXAMINATION. (February 9, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$4,000 00	Capital paid up.....	\$100,000 00
Invested in stocks, bonds, and warrants.....	73 00	Reserve fund.....	12,587 32
Loans and discounts.....	196,306 15	Due depositors.....	78,457 99
Cash balances.....	11,000 80	Due banks and bankers.....	20,415 62
Furniture, fixtures, etc.....	1,100 00	Interest collected.....	1,211 92
Expenses, taxes, etc.....	214 45	Rents, exchange, etc.....	21 55
Total resources.....	\$212,694 40	Total liabilities.....	\$212,694 40

## VALLEJO COMMERCIAL BANK. (Incorp. May 17, 1889.)

## JANUARY STATEMENT.

E. J. WILSON, President.

JOSEPH R. ENGLISH, Cashier.

Resources.		Liabilities.	
Real estate taken for debt....	\$12,887 61	Capital paid in coin.....	\$95,000 00
Miscellaneous bonds.....	1,000 00	Profit and loss and contingent fund.....	15,834 92
County warrants.....	5 00	Due depositors.....	253,766 12
Loans on real estate.....	181,912 50		
Loans on stocks, bonds, and warrants.....	4,300 00		
Loans on other securities (grain, etc.).....	1,575 00		
Loans on personal security, and overdrafts.....	73,299 35		
Money on hand.....	17,938 94		
Due from banks and bankers..	69,945 74		
Furniture and fixtures.....	15,000 00		
Other assets.....	236 90		
Total resources.....	\$364,601 04	Total liabilities.....	\$364,601 04

The amount of capital stock is \$100,000; amount subscribed is \$95,000; amount paid in coin is \$95,000. The total number of shares of stock issued is 1,900 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. Wilson, 492; A. T. Robinson, 55; S. G. Hilborn, 181; J. R. English, 33; F. W. Hall, 9; P. W. Dillon, 20; G. W. Wilson, 5. Total number of shares held by the Directors is 799 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano .....	\$12,887 61	\$12,887 61

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$15,000 00	\$30,000 00
San Francisco .....	11,000 00	40,000 00
Napa and Solano .....	155,912 50	300,000 00
Totals .....	\$181,912 50	\$370,000 00

## AMOUNT INVESTED IN BONDS, ETC.

Description or Class.	Par Value.	Amount Invested.	Market Value.
1 Vallejo City bond .....	\$1,000 00	\$1,000 00	\$1,000 00
1 Solano County warrant .....	5 25	5 00	5 25
Totals .....	\$1,005 25	\$1,005 00	\$1,005 25

## AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
15 shares Union Pressed Brick and Terra Cotta Co. stock .....	\$1,500 00	\$750 00	\$1,500 00
284 shares Union Stock Yard Co. stock .....	28,400 00	1,000 00	8,520 00
Accepted I. O. G. T. Home Treasurer's warrants .....	2,050 00	2,000 00	2,050 00
100 shares capital stock Starr & Co. ....	10,000 00	500 00	5,000 00
Vallejo School Board warrant .....	150 00	50 00	150 00
Totals .....	\$42,100 00	\$4,300 00	\$17,320 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat and barley in store (insured) .....	\$1,400 00	\$1,900 00
Our own savings bank book, duly assigned .....	150 00	450 00
Diamond cross .....	25 00	75 00
Totals .....	\$1,575 00	\$2,425 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$12,902 86	Capital paid in coin .....	\$95,000 00
Miscellaneous bonds .....	1,000 00	Profit and loss and contin-	
Loans on real estate .....	171,641 00	gent fund .....	3,028 47
Loans on stocks and warrants .....	14,350 00	Due depositors .....	243,400 18
Loans on other securities		Dividends unpaid .....	12 50
(grain, etc.) .....	3,955 00	Other liabilities .....	7,055 52
Loans on personal security,			
and overdrafts .....	55,527 22		
Money on hand .....	15,593 70		
Due from banks and bankers .....	69,055 83		
Furniture and fixtures .....	1,500 00		
Expenses .....	2,804 96		
Taxes .....	85 50		
Other assets .....	80 60		
Total resources .....	\$348,496 67	Total liabilities .....	\$348,496 67

The amount of capital stock is \$100,000; amount subscribed is \$95,000; amount paid in coin is \$95,000. The total number of shares of stock issued is 1,900 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. Wilson, 492; S. G. Hilborn, 181; A. T. Robinson, 55; J. R. English, 33; P. W. Dillon, 20; F. W. Hall, 9; A. Wilzinski, 23. Total number of shares held by the Directors is 813 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano .....	\$12,902 86	\$12,902 86

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno .....	\$15,000 00	\$30,000 00
San Francisco .....	11,000 00	40,000 00
Napa and Solano .....	155,912 50	300,000 00
Totals .....	\$181,912 50	\$370,000 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Amount Invested.	Market Value.
One Vallejo City 7 per cent bond .....	\$1,000 00	\$1,000 00

## AMOUNT LOANED ON STOCKS AND WARRANTS.

Description on Class.	Par Value.	Amount Loaned.	Market Value.
15 shares Union Pressed Brick and Terra Cotta Co. stock .....	\$1,500 00	\$750 00	\$1,500 00
100 shares Starr & Co. stock .....	10,000 00	1,600 00	5,000 00
200 shares Selby Smelting and Lead Co. stock .....	20,000 00	10,000 00	30,000 00
Accepted Treasurer's warrants of I. O. G. T. Home for Orphans .....	2,025 00	2,000 00	2,025 00
Totals .....	\$33,525 00	\$14,350 00	\$38,525 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat and barley in store (insured) .....	\$1,280 00	\$1,800 00
Our own savings book assigned .....	150 00	450 00
Diamond cross .....	25 00	75 00
Fruit jars in store in San Francisco (insured) .....	2,500 00	5,000 00
Totals .....	\$3,955 00	\$7,325 00

## BANK COMMISSIONERS' EXAMINATION. (October 24, 1891.)

Resources.		Liabilities.	
Real estate .....	\$12,837 61	Capital paid up .....	\$95,000 00
Invested in stocks, bonds, and warrants .....	1,000 00	Due depositors .....	251,015 24
Loans and discounts .....	258,209 57	Interest collected .....	13,267 02
Cash balances .....	11,127 77	Rents, exchange, etc. ....	898 62
Due from banks and bankers ..	74,652 45	Profit and loss .....	3,011 73
Furniture, fixtures, etc. ....	1,500 00	Other liabilities .....	522 75
Expenses, taxes, etc. ....	4,167 43		
Other assets .....	170 53		
Total resources .....	\$363,715 36	Total liabilities .....	\$363,715 36



## BANK OF VISALIA. (Incorp. August 31, 1874.)

## JANUARY STATEMENT.

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$11,744 66	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	6,721 80	Reserve fund.....	100,000 00
United States bonds.....	5,465 62	Profit and loss and contin-	
Miscellaneous bonds and		gent fund.....	91,870 48
stocks.....	2,699 88	Due depositors.....	295,313 95
County warrants.....	1,968 62	Due banks and bankers.....	22,601 54
Loans on real estate.....	272,186 16		
Loans on other securities			
(grain, etc.).....	885 63		
Loans on personal security,			
and overdrafts.....	326,898 31		
Money on hand.....	57,359 79		
Due from banks and bankers..	1,781 65		
Furniture and fixtures.....	1,850 00		
Other assets (collections in			
transit).....	20,223 85		
Total resources.....	\$709,785 97	Total liabilities.....	\$709,785 97

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 861; C. Burrell, 588; S. C. Brown, 70; C. J. Giddings, 40; J. D. Hyde, 22. Total number of shares held by the Directors is 1,581 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare.....	\$6,721 80	\$15,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare.....	\$257,469 79	\$500,000 00
Fresno.....	14,438 62	20,000 00
Kern.....	277 75	1,000 00
Totals.....	\$272,186 16	\$521,000 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$5,000 00	\$5,465 62	\$6,000 00
Visalia Gas Light and Heat Co. stock.....	2,400 00	2,274 88	1,000 00
Alta Irrigation District bond.....	500 00	425 00	500 00
Totals.....	\$7,900 00	\$8,165 50	\$7,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
443 sacks wheat in Pioneer warehouse .....	\$885 63	\$1,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$11,744 66	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	22,762 37	Reserve fund .....	100,000 00
United States bonds .....	5,465 62	Profit and loss and contin-	
Miscellaneous bonds and		gent fund .....	105,588 53
stocks .....	2,699 88	Due depositors .....	212,061 90
County warrants .....	701 22	Due banks and bankers .....	101,404 09
Loans on real estate .....	318,023 27		
Loans on personal security,			
and overdrafts .....	320,892 05		
Money on hand .....	18,978 80		
Due from banks and bankers .....	4,941 18		
Furniture and fixtures .....	1,850 00		
Collections in transit .....	10,995 47		
Total resources .....	\$719,054 52	Total liabilities .....	\$719,054 52

The amount of capital stock is \$200,000; amount subscribed is \$200,000; amount paid in coin is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 861; C. Burrell, 588; S. C. Brown, 70; C. J. Giddings, 40; J. D. Hyde, 22. Total number of shares held by the Directors is 1,581 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare .....	\$22,762 37	\$50,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare .....	\$302,407 65	\$450,000 00
Fresno .....	14,538 62	20,000 00
Kern .....	1,077 00	3,000 00
Totals .....	\$318,023 27	\$473,000 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds .....	\$5,000 00	\$5,465 62	\$6,000 00
Visalia Gas Light and Heat Co. stock .....	2,400 00	2,274 88	1,000 00
Alta Irrigation District bonds .....	500 00	425 00	425 00
Totals .....	\$7,900 00	\$8,165 50	\$7,425 00

## BANK COMMISSIONERS' EXAMINATION. (May 13, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$11,744 66	Capital paid up .....	\$200,000 00
Other real estate .....	22,262 37	Reserve fund .....	100,000 00
Invested in stocks, bonds, and warrants .....	9,114 67	Due depositors .....	228,577 79
Loans and discounts .....	639,646 88	Due banks and bankers .....	87,100 75
Cash balances .....	32,159 49	Interest collected .....	5,284 87
Due from banks and bankers .....	8,540 90	Rents, exchange, etc. ....	245 00
Furniture, fixtures, etc. ....	1,850 00	Profit and loss .....	105,098 82
Expenses, taxes, etc. ....	987 76		
Total resources .....	\$726,307 23	Total liabilities .....	\$726,307 23

## BANK OF WATSONVILLE. (Incorp. May 11, 1874.)

## JANUARY STATEMENT.

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$12,000 00	Capital paid in coin .....	\$100,000 00
County warrants .....	20 20	Reserve fund .....	25,000 00
Loans on real estate .....	190,118 77	Profit and loss and contingent fund .....	6,923 01
Loans on personal security, and overdrafts .....	25,029 70	Due depositors .....	151,525 62
Money on hand .....	37,398 50	Due banks and bankers .....	18,369 92
Due from banks and bankers .....	35,351 38		
Furniture and fixtures .....	1,900 00		
Total resources .....	\$301,818 55	Total liabilities .....	\$301,818 55

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 90; Thomas Snodgrass, 100; Lucius Sanborn, 130; Owen Tuttle, 47½; W. G. Hudson, 17½; Edward White, 2½; H. S. Fletcher, 10. Total number of shares held by the Directors is 397½ shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$129,134 50	\$258,269 00
Monterey .....	58,984 27	117,969 00
San Benito .....	2,000 00	6,000 00
Totals .....	\$190,118 77	\$382,238 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises, including fixtures.....	\$12,000 00	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	184,468 77	Reserve fund.....	25,000 00
Loans on personal security, and overdrafts.....	31,096 96	Profit and loss and contingent fund.....	2,582 49
Money on hand.....	25,438 01	Due depositors.....	132,263 33
Due from banks and bankers..	11,550 37	Due banks and bankers.....	708 29
		Dividends unpaid.....	4,000 00
Total resources.....	\$264,554 11	Total liabilities.....	\$264,554 11

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 90; H. S. Fletcher, 10; Wm. G. Hudson, 17 $\frac{1}{2}$ ; Thomas Snodgrass, 100; Lucius Sanborn, 130; Owen Tuttle, 47 $\frac{1}{2}$ ; Edward White, 2 $\frac{1}{2}$ . Total number of shares held by the Directors is 397 $\frac{1}{2}$  shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$125,634 50	\$251,269 00
Monterey.....	56,334 27	112,679 00
San Benito.....	2,500 00	9,000 00
Totals.....	\$184,468 77	\$372,948 00

## BANK COMMISSIONERS' EXAMINATION. (September 10, 1891.)

Resources.		Liabilities.	
Bank premises.....	\$12,000 00	Capital paid up.....	\$100,000 00
Invested in warrants.....	427 80	Reserve fund.....	25,000 00
Loans and discounts.....	220,672 58	Due depositors.....	162,949 62
Cash balances.....	32,844 25	Due banks and bankers.....	14,289 72
Due from banks and bankers..	38,466 31	Interest collected.....	2,854 56
Furniture, fixtures, etc.....	2,000 00	Rents, exchange, etc.....	20 60
Expenses, taxes, etc.....	1,104 46	Profit and loss.....	2,400 90
Total resources.....	\$307,515 40	Total liabilities.....	\$307,515 40

# PAJARO VALLEY BANK—WATSONVILLE. (Incorp. May 25, 1888.)

## JANUARY STATEMENT.

JOHN T. PORTER, President.

J. J. MOREY, Cashier.

Resources.		Liabilities.	
Loans on real estate .....	\$25,450 00	Capital paid in coin .....	\$50,000 00
Loans on stocks .....	1,000 00	Profit and loss and contingent fund .....	14,637 42
Loans on other securities (grain, etc.) .....	2,336 50	Due depositors .....	99,286 13
Loans on personal security, and overdrafts .....	81,209 64		
Money on hand .....	26,015 55		
Due from banks and bankers ..	25,611 86		
Furniture and fixtures .....	2,300 00		
Total resources .....	\$163,923 55	Total liabilities .....	\$163,923 55

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: John T. Porter, 465; A. Lewis, 130; W. R. Porter, 165; A. B. Chalmers, 120; P. McAllister, 50; P. B. Fagan, 50; F. E. Mauk, 85; Peter Cox, 50; T. Sheehy, 25; N. A. Uren, 25; F. Ceschi, 25. Total number of shares held by the Directors is 1,190 shares.

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz .....	\$10,200 00	\$25,000 00
Monterey .....	15,250 00	25,000 00
Totals .....	\$25,450 00	\$50,000 00

### AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
50 shares Pajaro Valley Bank stock .....	\$1,000 00	\$1,000 00	\$1,250 00

### AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Beans in warehouse (insured) .....	\$329 00	\$500 00
Wheat in warehouse (insured) .....	1,807 50	3,000 00
Oats in warehouse (insured) .....	200 00	350 00
Totals .....	\$2,336 50	\$3,850 00



## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt .....	\$1,750 00	Capital paid in coin.....	\$50,000 00
County warrants .....	155 80	Profit and loss and contin-	
Loans on real estate .....	23,720 00	gent fund.....	17,012 16
Loans on stocks .....	500 00	Due depositors.....	85,429 11
Loans on grain .....	5,107 50		
Loans on personal security, and overdrafts.....	89,565 63		
Money on hand.....	14,365 82		
Due from banks and bankers ..	14,976 52		
Furniture and fixtures.....	2,300 00		
Total resources .....	\$152,441 27	Total liabilities.....	\$152,441 27

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$50,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 470; A. Lewis, 130; W. R. Porter, 175; A. B. Chalmers, 120; F. Mauk, 85; P. McAllister, 55; P. B. Fagan, 50; Peter Cox, 50; T. Sheehy, 25; N. A. Uren, 25; F. Ceschi, 25. Total number of shares held by the Directors is 1,210 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz .....	\$1,750 00	\$2,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$9,500 00	\$20,000 00
Monterey.....	14,220 00	30,000 00
Totals .....	\$23,720 00	\$50,000 00

## AMOUNT LOANED ON STOCKS.

Description of Class.	Par Value.	Amount Loaned.	Market Value.
Pajaro Valley Bank stock .....	\$500 00	\$500 00	\$650 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat, barley, beans, and oats .....	\$5,107 50	\$7,950 00

## BANK COMMISSIONERS' EXAMINATION. (September 8, 1891.)

Resources.		Liabilities.	
Invested in warrants .....	\$724 40	Capital paid up .....	\$50,000 00
Loans and discounts .....	130,127 91	Due depositors .....	86,384 38
Cash balances .....	20,174 07	Due banks and bankers .....	9,727 99
Due from banks and bankers ..	3,190 49	Interest collected .....	835 47
Furniture, fixtures, etc. ....	2,300 00	Rents, exchange, etc. ....	35 35
Expenses, taxes, etc. ....	696 40	Profit and loss .....	10,230 08
Total resources .....	\$157,213 27	Total liabilities .....	\$157,213 27

## FARMERS BANK OF WHEATLAND. (Incorp. October 22, 1874.)

## JANUARY STATEMENT.

J. M. C. JASPER, President.

WM. LUMBARD, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$6,463 30	Capital paid in coin .....	\$38,375 00
Loans on real estate .....	26,023 00	Profit and loss and contin- gent fund .....	40,202 99
Loans on stocks .....	500 00	Due depositors .....	75,840 93
Loans on other securities (grain, etc.) .....	1,000 00	Due banks and bankers .....	927 47
Loans on personal security, and overdrafts .....	115,111 13		
Money on hand .....	5,515 26		
Furniture and fixtures .....	733 70		
Total resources .....	\$155,346 39	Total liabilities .....	\$155,346 39

The amount of capital stock is \$250,000; amount subscribed is \$153,500; amount paid in coin is \$38,375. The total number of shares of stock issued is 1,535 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Oakley, 208; S. D. Wood, 70; J. F. Baun, 20; Daniel Fraser, 123; J. M. C. Jasper, 431. Total number of shares held by the Directors is 852 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$15,023 00	\$50,000 00
Placer .....	11,000 00	30,000 00
Totals .....	\$26,023 00	\$80,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
15 shares Wheatland Milling Co. stock .....	\$1,500 00	\$500 00	\$1,500 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
1,200 bales oat hay .....	\$1,000 00	\$1,375 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$6,463 30	Capital paid in coin .....	\$38,375 00
Loans on real estate .....	27,523 00	Profit and loss and contingent fund .....	40,910 43
Loans on stocks .....	500 00	Due depositors .....	78,009 58
Loans on personal security, and overdrafts .....	134,392 09	Due banks and bankers .....	21,727 31
Money on hand .....	9,410 23		
Furniture and fixtures .....	733 70		
Total resources .....	\$179,022 32	Total liabilities .....	\$179,022 32

The amount of capital stock is \$250,000; amount subscribed is \$153,500; amount paid in coin is \$38,375. The total number of shares of stock issued is 1,535 shares; the amount paid on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Oakley, 208; S. D. Wood, 70; J. F. Baun, 20; Daniel Fraser, 123; J. M. C. Jasper, 431. Total number of shares held by the Directors is 852 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba .....	\$16,523 00	\$52,000 00
Placer .....	11,000 00	30,000 00
Totals .....	\$27,523 00	\$82,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Co. stock .....	\$1,500 00	\$500 00	\$1,500 00

## BANK COMMISSIONERS' EXAMINATION. (June 10, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$6,463 30	Capital paid up .....	\$38,375 00
Loans and discounts .....	161,901 70	Reserve fund .....	40,192 54
Cash balances .....	7,432 56	Due depositors .....	73,919 73
Furniture, fixtures, etc. ....	733 70	Due banks and bankers .....	22,649 54
Expenses, taxes, etc. ....	1,274 43	Interest collected .....	2,634 03
		Rents, exchange, etc. ....	34 85
Total resources .....	\$177,805 69	Total liabilities .....	\$177,805 69

## BANK OF WILLOWS. (Incorp. September 2, 1880.)

## JANUARY STATEMENT.

W. P. HARRINGTON, President.

B. H. BURTON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$17,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	9,453 49	Reserve fund.....	40,000 00
Miscellaneous stocks.....	49,850 00	Profit and loss and contin- gent fund.....	38,934 99
Loans on real estate.....	190,132 31	Due depositors.....	241,086 86
Loans on other securities (grain, etc.).....	82,813 72	Due banks and bankers.....	891 36
Loans on personal security, and overdrafts.....	250,847 78	Other liabilities.....	346 67
Money on hand.....	14,216 75		
Due from banks and bankers..	4,445 83		
Furniture and fixtures.....	2,000 00		
Other assets.....	500 00		
Total resources.....	\$621,259 88	Total liabilities.....	\$621,259 88

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Harrington, 123; George Hagar, 211½; W. F. Goad, 211½; John Boggs, 251½; B. H. Burton, 75; M. French, 360; P. H. Green, 75. Total number of shares held by the Directors is 1,307½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Glenn.....	\$9,453 49	\$12,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Glenn.....	\$190,132 31	\$250,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Bank of Orland stock.....	\$15,000 00	\$15,000 00	\$18,000 00
Willows Warehouse Association stock.....	26,000 00	26,000 00	26,000 00
Willows Water and Light Co. stock.....	10,000 00	8,000 00	6,500 00
Willows Agricultural Society stock.....	900 00	850 00	900 00
Totals.....	\$51,900 00	\$49,850 00	\$51,400 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Grain and hay in warehouses.....	\$82,813 72	\$90,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$17,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt....	8,781 25	Reserve fund.....	50,000 00
Miscellaneous stocks.....	49,850 00	Profit and loss and contin-	
County warrants.....	89 91	gent fund.....	24,573 92
Loans on real estate.....	222,032 31	Due depositors.....	160,512 80
Loans on grain.....	1,100 00	Due banks and bankers.....	120,321 82
Loans on personal security,		Bills payable.....	150,000 00
and overdrafts.....	466,584 86		
Money on hand.....	36,791 55		
Due from banks and bankers....	654 89		
Furniture and fixtures.....	2,000 00		
Expenses.....	23 77		
Other assets.....	500 00		
Total resources.....	\$805,408 54	Total liabilities.....	\$805,408 54

The amount of capital stock is \$300,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Harrington, 123; W. F. Goad, 211½; Geo. Hagar, 221½; Milton French, 360; John Boggs, 251½; B. H. Burton, 75; P. H. Green, 75. Total number of shares held by the Directors is 1,317½ shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost of Books.	Market Value.
Glenn.....	\$8,781 25	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Glenn.....	\$222,032 31	\$400,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Bank of Orland stock.....	\$15,000 00	\$15,000 00	\$18,000 00
Willows Warehouse Association stock.....	26,000 00	26,000 00	28,800 00
Willows Water and Light Co. stock.....	10,000 00	8,000 00	6,500 00
Willows Agricultural Society stock.....	900 00	850 00	900 00
Totals.....	\$51,900 00	\$49,850 00	\$54,200 00



## BANK COMMISSIONERS' EXAMINATION. (February 1, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$17,000 00	Capital paid up.....	\$300,000 00
Other real estate.....	9,453 49	Reserve fund.....	50,000 00
Invested in stocks, bonds, and warrants.....	49,850 00	Due depositors.....	265,339 76
Loans and discounts.....	461,611 98	Rents, exchange, etc.....	11 40
Cash balances.....	17,014 00	Dividends unpaid.....	2,824 00
Due from banks and bankers.....	81,071 83	Profit and loss.....	20,341 49
Furniture, fixtures, etc.....	2,000 00		
Expenses, taxes, etc.....	15 35		
Other assets.....	500 00		
Total resources.....	\$638,516 65	Total liabilities.....	\$638,516 65

## BANK OF WINTERS. (Incorp. November 6, 1885.)

## JANUARY STATEMENT.

E. WOLFSKILL, President.

J. B. McARTHUR, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$7,000 00	Capital paid in coin.....	\$75,000 00
Loans on real estate.....	52,047 50	Reserve fund.....	9,000 00
Loans on other securities (grain, etc.).....	5,313 83	Profit and loss and contingent fund.....	3,674 97
Loans on personal security, and overdrafts.....	64,216 14	Due depositors.....	64,396 02
Money on hand.....	10,655 57		
Due from banks and bankers.....	31,837 95		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$152,070 99	Total liabilities.....	\$152,070 99

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$75,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Wolfskill, 25; William Sims, 16; S. K. Baker, 50; H. Seaman, 100; E. E. Kahn, 78. Total number of shares held by the Directors is 269 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$26,922 50	\$42,400 00
Yolo.....	5,125 00	13,350 00
Totals.....	\$32,047 50	\$55,750 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
100 tons barley.....	\$1,400 00	\$2,500 00
227 tons barley, 280 tons baled hay, 7 tons wheat, 15 tons oats.....	3,413 83	9,585 00
Totals .....	\$4,813 83	\$12,085 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$7,000 00	Capital paid in coin.....	\$80,000 00
Loans on real estate.....	51,222 50	Reserve fund.....	9,400 00
Loans on personal security, and overdrafts.....	115,054 71	Profit and loss and contingent fund.....	855 62
Money on hand.....	10,314 86	Due depositors.....	42,541 95
Due from banks and bankers..	1,946 41	Due banks and bankers.....	33,740 91
Furniture and fixtures.....	1,000 00		
Total resources.....	\$166,538 48	Total liabilities.....	\$166,538 48

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$80,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows: S. K. Baker, 50; Wm. Sims, 16; E. Wolfskill, 25; M. Kahn, 300; Henry Seaman, 100. Total number of shares held by the Directors is 491 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$26,922 50	\$42,400 00
Yolo.....	4,300 00	14,300 00
Totals .....	\$31,222 50	\$56,700 00

## BANK COMMISSIONERS' EXAMINATION. (February 9, 1892.)

Resources.		Liabilities.	
Bank premises.....	\$7,000 00	Capital paid up.....	\$76,235 00
Loans and discounts.....	113,514 67	Reserve fund.....	9,400 00
Cash balances.....	7,141 63	Due depositors.....	49,628 47
Due from banks and bankers..	12,677 27	Due banks and bankers.....	2,183 89
Furniture, fixtures, etc.....	1,000 00	Interest collected.....	260 63
Expenses, taxes, etc.....	177 50	Rents, exchange, etc.....	62
		Dividends unpaid.....	3,765 00
		Profit and loss.....	37 46
Total resources.....	\$141,511 07	Total liabilities.....	\$141,511 07

## BANK OF WOODLAND. (Incorp. November, 1868.)

## JANUARY STATEMENT.

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$24,000 00	Capital paid in coin.....	\$926,600 00
Real estate taken for debt, and old bank building.....	22,597 26	Reserve fund.....	185,320 00
School orders.....	436 90	Profit and loss.....	49,717 79
Loans on real estate.....	818,157 26	Due depositors.....	536,546 60
Loans on stocks.....	453 17	Due banks and bankers.....	5,731 99
Loans on other securities (grain, etc.).....	13,840 00		
Loans on personal security.....	641,989 16		
Money on hand.....	74,347 60		
Due from banks and bankers.....	106,589 57		
Other assets.....	1,505 46		
Total resources.....	\$1,703,916 38	Total liabilities.....	\$1,703,916 38

The amount of capital stock is \$1,000,000; amount subscribed is \$926,600; amount paid in coin is \$926,600. The total number of shares of stock issued is 9,266 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Stephens, 4,087; F. S. Freeman, 10; L. D. Stephens, 432; H. Fredericks, 200; J. Hollingsworth, 23; C. Nelson, 244; J. H. Harlan, 161. Total number of shares held by the Directors is 5,107 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yolo.....	\$17,597 26	\$17,597 26

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$716,157 26	\$1,250,000 00
Glenn.....	15,000 00	30,000 00
Fresno.....	4,000 00	12,800 00
Tehama.....	28,000 00	50,000 00
Colusa.....	23,000 00	50,000 00
Solano.....	20,000 00	27,000 00
Shasta.....	12,000 00	20,000 00
Totals.....	\$818,157 26	\$1,439,800 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
20 shares Willows Land and Improvement Co. stock.....	\$2,000 00	\$253 17	\$1,200 00
3 shares Bank of St. Helena stock.....	270 00	200 00	270 00
Totals.....	\$2,270 00	\$453 17	\$1,470 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain .....	\$13,840 00	\$20,000 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Accounts in process of collection .....	\$1,505 46	\$1,505 46

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises and furniture..	\$24,000 00	Capital paid in coin .....	\$926,600 00
Real estate taken for debt ....	38,307 73	Reserve fund .....	231,650 00
School orders .....	51 59	Profit and loss .....	10,649 03
Loans on real estate .....	829,194 38	Due depositors .....	616,977 47
Loans on stocks .....	1,753 17	Due banks and bankers .....	608 94
Loans on grain .....	5,900 00		
Loans on personal security ..	621,118 50		
Money on hand .....	75,542 80		
Due from banks and bankers ..	188,332 46		
Expenses .....	782 70		
Taxes .....	46 65		
Other assets .....	1,455 46		
Total resources .....	\$1,786,485 44	Total liabilities .....	\$1,786,485 44

The amount of capital stock is \$1,000,000; amount subscribed is \$926,600; amount paid in coin is \$926,600. The total number of shares of stock issued is 9,266 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Stephens, 4,037; F. S. Freeman, 10; L. D. Stephens, 437; H. Fredericks, 200; J. Hollingsworth, 23; C. Nelson, 244; J. H. Harlan, 161. Total number of shares held by the Directors is 5,112 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yolo .....	\$33,307 73	\$33,307 73

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo .....	\$740,394 38	\$1,300,000 00
Glenn .....	15,000 00	30,000 00
Fresno .....	4,000 00	12,800 00
Colusa .....	25,800 00	52,000 00
Solano .....	20,000 00	27,000 00
Shasta .....	12,000 00	20,000 00
Tehama .....	12,000 00	38,000 00
Totals .....	\$829,194 38	\$1,479,800 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
75 shares Willows Land and Improvement Co. stock .....	\$7,500 00	\$1,500 00	\$3,750 00
20 shares Willows Land and Improvement Co. stock .....	2,000 00	253 17	1,000 00
Totals .....	\$9,500 00	\$1,753 17	\$4,750 00

## BANK COMMISSIONERS' EXAMINATION. (August 7, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$24,000 00	Capital paid up .....	\$926,600 00
Other real estate .....	16,014 72	Reserve fund .....	185,320 00
Loans and discounts .....	1,554,873 91	Due depositors .....	473,591 20
Cash balances .....	47,372 91	Due banks and bankers .....	5,189 31
Due from banks and bankers .....	46,939 99	Interest collected .....	18,267 06
Expenses, taxes, etc. ....	1,461 84	Rents, exchange, etc. ....	565 49
Other assets .....	2,286 48	Profit and loss .....	33,416 79
		Other liabilities .....	50,000 00
Total resources .....	\$1,692,949 85	Total liabilities .....	\$1,692,949 85

## BANK OF YOLO—WOODLAND. (Incorp. January 27, 1883.)

## JANUARY STATEMENT.

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$7,110 10	Capital paid in coin .....	\$300,000 00
County warrants .....	211 91	Reserve fund .....	100,000 00
Loans on real estate .....	126,474 81	Profit and loss and contin-	
Loans on stocks .....	33,698 82	gent fund .....	59,264 84
Loans on other securities		Due depositors .....	446,193 57
(grain, etc.) .....	62,408 75		
Loans on personal security,			
and overdrafts .....	580,939 00		
Money on hand .....	53,081 08		
Due from banks and bankers .....	25,846 95		
Furniture and fixtures .....	3,127 24		
Expenses .....	6,386 42		
Taxes .....	6,173 33		
Total resources .....	\$905,458 41	Total liabilities .....	\$905,458 41

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. P. Merritt, 100; W. W. Brownell, 99; A. D. Porter, 118; D. N. Hershey, 100; S. N. Mering, 100; A. W. Gable, 100; E. R. Lowe, 60; Benjamin Peart, 50; Charles F. Reed, 35. Total number of shares held by the Directors is 762 shares.



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$112,074 81	\$200,000 00
Tehama.....	6,400 00	8,000 00
Elko, Nevada.....	8,000 00	20,000 00
Totals.....	\$126,474 81	\$228,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Yolo County school warrants.....	\$512 09	\$211 91	\$512 09

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock.....	\$11,000 00	\$10,955 82	\$16,500 00
Consolidated Electric Light, Gas, and Power Co. stock.....	5,700 00	4,968 00	5,700 00
Woodland Improvement Co. stock.....	8,200 00	8,200 00	8,200 00
Yolo County Land and Improvement Co. stock.....	3,000 00	2,900 00	3,000 00
Woodland Building and Loan Assoc. stock.....	1,500 00	950 00	1,500 00
Humboldt Savings and Loan Society stock.....	1,600 00	1,600 00	3,000 00
Willows Land and Improvement Co. stock.....	4,125 00	4,125 00	4,125 00
Totals.....	\$35,125 00	\$33,698 82	\$42,025 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$62,408 75	\$72,022 12

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises.....	Capital paid in coin.....
County warrants.....	Reserve fund.....
Loans on real estate.....	Profit and loss and contingent fund.....
Loans on stocks, bonds, and warrants.....	Due depositors.....
Loans on grain, etc.....	Due banks and bankers.....
Loans on personal security, and overdrafts.....	
Money on hand.....	
Due from banks and bankers.....	
Furniture and fixtures.....	
Expenses.....	
Taxes.....	
Total resources.....	Total liabilities.....

The amount of capital stock is \$500,000; amount subscribed is \$300,000; amount paid in coin is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. P. Merritt, 100; W. W. Brownell, 99; A. D. Porter, 118; D. N. Hershey, 100; S. N. Mering, 100; A. W. Gable, 100; E. R. Lowe, 60; Benjamin Peart, 50; Charles F. Reed, 35. Total number of shares held by the Directors is 762 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo .....	\$157,028 63	\$225,000 00
Tehama .....	6,400 00	7,000 00
Placer .....	14,500 00	20,000 00
Elko, Nevada .....	8,000 00	30,000 00
Totals .....	\$185,928 63	\$282,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Yolo County School warrant .....	\$45 00	\$44 81	\$45 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock .....	\$14,500 00	\$12,279 14	\$23,250 00
Electric Light and Gas Co. stock .....	7,700 00	5,745 14	7,700 00
Willows Land and Improvement Co. stock .....	3,300 00	3,300 00	3,300 00
Yolo County Land and Improvement Co. stock .....	2,700 00	2,700 00	2,700 00
Woodland Improvement Co. stock .....	11,616 67	11,616 67	11,616 67
Woodland Building and Loan Society stock .....	900 00	450 00	900 00
Humboldt Savings and Loan Society stock .....	4,400 00	7,700 00	7,700 00
Totals .....	\$46,116 67	\$43,791 45	\$57,166 67

## BANK COMMISSIONERS' EXAMINATION. (August 8, 1891.)

Resources.		Liabilities.	
Bank premises .....	\$7,110 10	Capital paid up .....	\$300,000 00
Loans and discounts .....	761,166 58	Reserve fund .....	100,000 00
Cash balances .....	38,754 93	Due depositors .....	384,898 73
Due from banks and bankers .....	7,498 73	Due banks and bankers .....	12,881 66
Furniture, fixtures, etc. ....	3,127 24	Interest collected .....	20,191 67
Expenses, taxes, etc. ....	4,362 55	Profit and loss .....	4,048 07
Total resources .....	\$822,020 13	Total liabilities .....	\$822,020 13

# SISKIYOU COUNTY BANK—YREKA. (Incorp. September 11, 1882.)

## JANUARY STATEMENT.

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$800 00	Capital paid in coin.....	\$100,000 00
County warrants.....	1,256 90	Profit and loss and contin-	
Loans on real estate.....	127,847 32	gent fund.....	51,960 92
Loans on other securities		Due depositors.....	144,163 19
(grain, etc.).....	27,456 37	Due banks and bankers.....	9,652 30
Loans on personal security,			
and overdrafts.....	108,831 44		
Money on hand.....	36,416 28		
Furniture and fixtures.....	2,000 00		
Other assets.....	1,168 10		
Total resources.....	\$305,776 41	Total liabilities.....	\$305,776 41

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Churchill, 400; Fred. E. Wadsworth, 200; Mrs. M. E. Robertson, 200. Total number of shares held by the Directors is 800 shares.

Two of our Directors are deceased, and Mrs. H. Wadsworth has just sold her interest in the Bank; hence small number of Directors. This will be remedied as soon as we can legally hold a meeting for election.

### REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Modoc.....	\$800 00	\$1,500 00

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou.....	\$83,663 60	\$200,000 00
Modoc.....	44,183 72	90,000 00
Totals.....	\$127,847 32	\$290,000 00

### AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Orders from different school districts drawn by Trustees on County Superintendent of Schools.....	\$1,304 03	\$1,256 90	\$1,296 03

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Piano .....	\$106 25	\$450 00
Jewelry .....	238 00	340 00
Capital stock Modoc Land and Live Stock Co. ....	26,462 12	30,000 00
Pacific Mutual Life Insurance Co. endowment policy .....	650 00	2,500 00
Totals .....	\$27,456 37	\$33,290 00

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Gold dust in United States Mint at San Francisco for coinage.	\$1,168 10	\$1,172 84

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ....	\$800 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	116,282 14	Profit and loss and contingent fund .....	61,786 50
Loans on stocks, bonds, and warrants .....	26,236 12	Due depositors .....	142,648 74
Loans on other securities (grain, etc.) .....	1,361 90	Due banks and bankers .....	188 47
Loans on personal security, and overdrafts .....	112,658 92		
Money on hand .....	45,284 63		
Furniture and fixtures .....	2,000 00		
Total resources .....	\$304,623 71	Total liabilities .....	\$304,623 71

The amount of capital stock is \$100,000; amount subscribed is \$100,000; amount paid in coin is \$100,000. The total number of shares of stock issued is 2,000 shares; the amount paid on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Churchill, 400; H. B. Gillis, 400; J. A. Julien, 100; Mrs. M. E. Robertson, 200; Fred. E. Wadsworth, 200. Total number of shares held by the Directors is 1,300 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Modoc .....	\$800 00	\$1,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc .....	\$43,948 84	\$90,000 00
Siskiyou .....	72,333 30	140,000 00
Totals .....	\$116,282 14	\$230,000 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Capital stock of the Modoc Land and Live Stock Co. ....	\$50,000 00	\$24,286 12	\$30,000 00
Capital stock of Sisson Mill and Lumber Co. ....	12,000 00	1,950 00	20,000 00
Totals .....	\$62,000 00	\$26,236 12	\$50,000 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Jewelry, piano, assigned policy Pacific Mutual Life Insur- ance Co., grain, etc. ....	\$1,361 90	\$2,725 00

## BANK COMMISSIONERS' EXAMINATION. (March 10, 1892.)

Resources.	Liabilities.
Real estate .....	Capital paid up .....
Loans and discounts .....	Due depositors .....
Cash balances .....	Interest collected .....
Due from banks and bankers .....	Profit and loss .....
Furniture, fixtures, etc. ....	Other liabilities .....
Expenses, taxes, etc. ....	
Other assets .....	
Total resources .....	Total liabilities .....

FARMERS COÖPERATIVE UNION OF SUTTER COUNTY—YUBA  
CITY. (Incorp. March 29, 1873.)

## JANUARY STATEMENT.

G. W. CARPENTER, President.

C. R. BOYD, Cashier.

Resources.	Liabilities.
Bank premises .....	Capital paid in coin .....
Real estate (warehouses and lots) .....	Reserve fund .....
Loans on real estate .....	Profit and loss and contin- gent fund .....
Loans on stocks, bonds, and warrants .....	Due depositors .....
Loans on personal security, and overdrafts .....	Dividends unpaid .....
Money on hand .....	Other liabilities .....
Due from banks and bankers .....	
Furniture and fixtures .....	
Expenses .....	
Taxes .....	
Other assets .....	
Total resources .....	Total liabilities .....



The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: William Sanders, 19; George Ohleyer, 14; J. H. Kimball, 64; James Littlejohn, 35; B. F. Walton, 64; A. H. Wilbur, 73; G. W. Carpenter, 250. Total number of shares held by the Directors is 519 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter.....	\$30,824 60	\$60,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Warrants of Levee District No. 1.....	\$450 73	\$450 73	} Same, with interest.
Warrants of Levee District No. 70.....	150 00	150 00	
Totals .....	\$600 73	\$600 73	.....

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Barley .....	\$375 89
Amount expended in building new warehouse.....	4,508 23
Totals .....	\$4,884 12

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$20,000 00
Real estate (warehouses and lots) .....	17,000 00	Reserve fund .....	30,000 00
County warrants .....	137 40	Profit and loss and contin- gent fund.....	735 44
Loans on real estate .....	54,141 80	Due depositors.....	193,480 14
Loans on other securities.....	30,204 80	Due banks and bankers.....	47,960 91
Loans on personal security, and overdrafts.....	166,096 79	Dividends unpaid.....	30 00
Money on hand.....	7,133 13	Other liabilities.....	104 15
Furniture and fixtures.....	887 54		
Expenses .....	1,429 70		
Grain bags and barley .....	5,279 70		
Total resources .....	\$292,310 64	Total liabilities.....	\$292,310 64

The amount of capital stock is \$50,000; amount subscribed is \$50,000; amount paid in coin is \$20,000. The total number of shares of stock issued is 1,000 shares; the amount paid on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Sanders, 19; James Littlejohn, 35; Geo. Ohleyer, 14; B. F. Walton, 64; A. H. Wilbur, 73; J. H. Kimball, 64; G. W. Carpenter, 260. Total number of shares held by the Directors 529 shares.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter .....	\$54,141 80	\$95,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.
Warrants of Levee District No. 1 of Sutter County .....	\$137 40	\$137 40

## AMOUNT LOANED ON OTHER SECURITIES.

Description or Class.	Amount Loaned.	Value of Securities.
Yuba City Water Co. stock .....	} \$30,204 80	{ \$6,000 00
Mortgages as collateral .....		{ 28,896 00
Farmers Coöperative Union stock .....		{ 940 00
Mortgage on fruit crop .....		{ 4,000 00
Totals .....	\$30,204 80	\$39,836 00

## BANK COMMISSIONERS' EXAMINATION. (June 8, 1892.)

Resources.		Liabilities.	
Bank premises .....	\$10,000 00	Capital paid up .....	\$20,000 00
Other real estate .....	17,000 00	Reserve fund .....	30,000 00
Loans and discounts .....	230,136 84	Due depositors .....	198,922 09
Cash balances .....	4,806 93	Due banks and bankers .....	27,382 65
Furniture, fixtures, etc. ....	887 54	Interest collected .....	121 30
Expenses, taxes, etc. ....	616 31	Rents, exchange, etc. ....	151 58
Other assets .....	13,865 17	Profit and loss .....	735 17
Total resources .....	\$277,312 79	Total liabilities .....	\$277,312 79

# CALIFORNIA TITLE INSURANCE AND TRUST COMPANY, SAN FRANCISCO.

(Incorp. February 19, 1886.)

## JANUARY STATEMENT.

GEO. T. MARYE, JR., President.

H. D. LAWRIE, Secretary.

OLIVER ELDRIDGE, Vice-President.

Resources.		Liabilities.	
Bank premises .....	\$16,836 42	Capital paid in coin .....	\$250,000 00
Loans on real estate .....	133,100 00	Reserve fund .....	25,000 00
Recording fees (advanced) .....	1,737 88	Profit and loss and contin-	
Money on hand .....	3,874 67	gent fund .....	7,695 09
Plant .....	125,000 00	Rebate .....	50 00
Furniture and fixtures .....	2,196 12		
Total resources .....	\$282,745 09	Total liabilities .....	\$282,745 09

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Babcock, 25; Wendell Easton, 10; Oliver Eldridge, 25; J. A. Hooper, 50; S. W. Levy, 50; P. N. Lilienthal, 25; Geo. T. Marye, Jr., 50; J. L. N. Shepard, 100; William Thomas, 10. Total number of shares held by the Directors is 345 shares.

### REAL ESTATE OWNED BY THE COMPANY.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$14,272 67	\$16,836 42

### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$131,100 00	\$381,250 00
Alameda .....	2,000 00	5,000 00
Totals .....	\$133,100 00	\$386,250 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$16,836 42	Capital paid in coin .....	\$250,000 00
Loans on real estate .....	131,200 00	Reserve fund .....	25,000 00
Money on hand .....	2,374 97	Profit and loss and contin-	
Plant .....	125,000 00	gent fund .....	2,640 84
Furniture and fixtures .....	1,946 12	Rebate .....	56 00
Other assets .....	1,239 33	Tax reserve .....	900 00
Total resources .....	\$278,596 84	Total liabilities .....	\$278,596 84

The amount of capital stock is \$250,000; amount subscribed is \$250,000; amount paid in coin is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Babcock, 25; Wendell Easton, 10; Oliver Eldridge, 25; John R. Spring, 132; S. W. Levy, 50; P. N. Lilienthal, 30; Geo. T. Marve, Jr., 50; J. L. N. Shepard, 100; Wm. Thomas, 50. Total number of shares held by the Directors is 472 shares.

#### REAL ESTATE OWNED BY THE COMPANY.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$14,272 67	\$16,836 42

#### LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco .....	\$129,200 00	\$368,250 00
Alameda .....	2,000 00	5,000 00
Totals .....	\$131,200 00	\$373,250 00

#### BANK COMMISSIONERS' EXAMINATION. (May 27, 1892.)

Resources.		Liabilities.	
Real estate .....	\$16,836 42	Capital paid up .....	\$250,000 00
Abstracts, maps, records, etc. .	125,000 00	Reserve fund .....	25,000 00
Loans on real estate .....	130,800 00	Interest collected .....	2,899 50
Cash balances .....	2,222 82	Profit and loss .....	15,200 87
Furniture, fixtures, etc. ....	2,046 12	Other liabilities .....	608 50
Expenses, taxes, etc. ....	16,803 51		
Total resources .....	\$293,708 87	Total liabilities .....	\$293,708 87

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SEMI-ANNUAL REPORTS

OF

BANKS IN LIQUIDATION.

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## BANKS IN LIQUIDATION.

MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.  
(Incorp. November 4, 1869.)

## JULY STATEMENT.

PETER DEAN, President.

H. T. GRAVES, Secretary.

Resources.		Liabilities.	
Money on hand.....	\$9 94	Due depositors.....	\$38,232 99
Due from banks and bankers..	1,469 54	Dividends unpaid.....	1,479 48
Furniture and fixtures.....	1,691 50		
Interest earned.....	459 19		
Profit and loss.....	36,082 30		
Total resources.....	\$39,712 47	Total liabilities.....	\$39,712 47

The amount of capital stock is \$150,000; amount subscribed is \$150,000; amount paid in coin is \$150,000. The total number of shares of stock issued is 300 shares; the amount paid on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Culver, 23 $\frac{1}{3}$ ; George Robins, 1 $\frac{1}{3}$ ; Francis Smith, 23 $\frac{1}{3}$ ; John F. Snow, 23 $\frac{1}{3}$ ; H. T. Graves, 20; Peter Dean, 23 $\frac{1}{3}$ ; James Simpson, 1 $\frac{1}{3}$ ; J. K. C. Hobbs, 23 $\frac{1}{3}$ ; T. V. O'Brien, 3 $\frac{1}{3}$ . Total number of shares held by the Directors is 140 $\frac{8}{13}$  shares.

## AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
San Francisco Savings Union.....	\$1,469 54

ODD FELLOWS SAVINGS BANK—SAN FRANCISCO. (Incorp.  
October 13, 1866.)

## JANUARY STATEMENT.

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ....	\$70,051 32	Capital paid in coin.....	\$128,975 00
Money on hand.....	198 09	Due depositors.....	317,568 11
Due from banks and bankers ..	78,629 12	Dividends unpaid.....	18,304 48
Furniture and fixtures.....	540 75	Other liabilities.....	2,971 38
Other assets'.....	2,175 94		
Balance.....	316,223 75		
Total resources.....	\$467,818 97	Total liabilities.....	\$467,818 97

The amount of capital stock is \$250,000; amount subscribed is 133,500; amount paid in coin is \$128,975. The total number of shares of stock issued is 1,249 shares; the amount paid on 1,249 shares of stock is \$124,900; on 16 shares of stock is \$1,200; on 45 shares of stock is \$2,250; on 25 shares of stock is \$625.

The names of the Directors, and number of shares of stock held by each, are as follows: David Hunter, 50; H. J. Tilden, 10; Martin Heller, 50; Daniel Hicks, 10; Charles Montgomery, 20; A. W. Scott, 12; L. B. Sonnenberg, 50; Louis Zeh, 35. Total number of shares held by the Directors is 237 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco .....	\$6,028 42
Sutter.....	64,022 90
Total.....	\$70,051 32

## AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
San Francisco Savings Union.....	\$27,817 82
The German Savings and Loan Society.....	26,747 90
Savings and Loan Society .....	24,063 40
Total.....	\$78,629 12

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Order on ourselves in payment of loan, payable out of deposits, being a balance .....	\$22 16
Interest accrued on deposits in banks.....	2,153 78
Total.....	\$2,175 94

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate taken for debt ....	\$69,695 00	Capital paid in coin .....	\$128,975 00
Money on hand .....	65 11	Due depositors .....	317,568 11
Due from banks and bankers ..	79,572 90	Dividends unpaid .....	17,739 73
Furniture and fixtures.....	540 75	Other liabilities.....	3,471 38
Other assets .....	2,079 15		
Balance .....	315,801 31		
Total resources .....	\$467,754 22	Total liabilities .....	\$467,754 22

The amount of capital stock is \$250,000; amount subscribed is \$133,500; amount paid in coin is \$128,975. The total number of shares of stock issued is 1,249 shares; the amount paid on 1,249 shares of stock is \$124,900; on 16 shares of stock is \$1,200—75 per cent; on 45 shares of stock is \$2,250—50 per cent; on 25 shares of stock is \$625—25 per cent.

The names of the Directors, and number of shares of stock held by each, are as follows: David Hunter, 50; H. J. Tilden, 10; Martin Heller, 50; Daniel Hicks, 10; Charles Montgomery, 20; A. W. Scott, 12; L. B. Sonnenberg, 50; Louis Zeh, 35. Total number of shares held by the Directors is 237 shares.

## REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco .....	\$6,050 00
Sutter .....	63,645 00
Total .....	\$69,695 00

## AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Name of Bank or Banker.	Amount.
San Francisco Savings Union .....	\$28,568 88
German Savings and Loan Society .....	27,470 06
Savings and Loan Society .....	23,533 96
Total .....	\$79,572 90

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.
Order on ourselves in payment of loan, payable out of deposits, being a balance .....	\$22 16
Interest accrued on deposits in bank for the past half year .....	2,056 99
Total .....	\$2,079 15

## BANK COMMISSIONERS' EXAMINATION. (March 22, 1892.)

Resources.		Liabilities.	
Real estate .....	\$69,655 00	Capital paid up .....	\$128,975 00
Cash balances .....	182 16	Due depositors .....	317,568 11
Due from banks and bankers .....	80,382 16	Interest collected .....	2,153 78
Furniture, fixtures, etc. ....	540 75	Rents, exchange, etc. ....	36 00
Expenses, taxes, etc. ....	711 47	Dividends unpaid .....	18,169 17
Other assets .....	22 16	Mortgage tax deposit .....	1,943 59
Profit and loss .....	318,379 74	Bond of indemnity .....	1,000 00
		Sundry deposits .....	11 70
		Suspense cash .....	16 09
Total resources .....	\$469,873 44	Total liabilities .....	\$469,873 44

## CALIFORNIA SAVINGS BANK—SAN DIEGO.

## RECEIVER'S REPORT.

JULY 1, 1892.

*To the honorable the Board of Bank Commissioners:*

GENTLEMEN: On November 11, 1891, "The California Savings Bank of San Diego" closed its doors. This was made necessary by the failure of the California National Bank, of the same city.

After an examination of the affairs of the bank by your Board, and under proceedings later instituted by the honorable the Attorney-General of the State, I was appointed by the Superior Court of San Diego County temporary Receiver on the fourth day of March, 1892.

There remains nothing of moment to report other than is shown in Receiver's report to Court on April 4th, and forwarded on that date for your further information, the recapitulation of which shows the following:

*Liabilities.*

Including capital stock and surplus, the books show liabilities of the bank to be \$225,733 12, not including interest to depositors.

Should any of the liabilities be held to have been fraudulently incurred, to that extent the liabilities will be reduced.

*Resources.*

The statement from the books on the face shows the resources of the bank to be \$225,733 12.

The Receiver finds that mortgages on real estate, valued on the books at \$82,254 43, are estimated at \$40,000. Other loans valued on books at \$26,127 25 are estimated at \$13,000. Investments valued on the books at \$3,025 are estimated at \$2,500. Cash is \$647 60.

To this must be added the proceeds of claims against the California National Bank, valued on the books at \$101,654 85 and \$9,975, the actual cash value of which the Receiver has not known.

Also, whatever may be recovered on the bond of J. W. Collins for \$18,000, and on that of Fred. T. Hill for \$15,000.

Very few independent and original loans appear. The Savings Bank received money from depositors, which was quickly transferred to the vaults of the California National Bank. The certificates of deposit, and loans and investments reported herein, the fragmentary evidence of which your Receiver holds in his possession, are incontrovertible proof that the Savings Bank was a mere receiving depository of the California National Bank.

From the claims presented as above, less the item of \$9,975 not yet presented, I received, on June 16th, treasury drafts for \$6,148, which are now held, that amount being 10 per cent on \$61,484 80. The balance is withheld from us on account of a contested item of \$15,000 included in a certificate of deposit for \$40,000.

The amounts collected from debtors have been insufficient to pay taxes and other smaller amounts due from and payable by the Savings Bank. The city of San Diego has instituted a suit, which is pending,

seeking to have the sum of \$45,000 adjudged to be a special deposit. This the Receiver is earnestly resisting.

The pass books and certificates of deposit have, in large part, been compared with the books of the bank, and the accounts stated and certified by the Receiver, in order the more readily to make prompt payment of any dividends, however small, that can be made after the necessary orders of Court shall have been made, and which, in the immediate future, may be expected.

I have the honor to be, most respectfully,

ELI H. MURRAY,  
Receiver.



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SEMI-ANNUAL REPORTS

OF

PRIVATE BANKS OF CALIFORNIA.

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# REPORTS OF PRIVATE BANKS.

O. W. HOLLENBECK, BANKER—AUBURN.

## JANUARY STATEMENT.

O. W. HOLLENBECK ..... Cashier.

Resources.		Liabilities.	
Bank premises.....	\$3,381 00	Capital paid in coin.....	\$8,000 00
Other real estate.....	6,054 50	Profit and loss.....	2,558 00
Loans on personal security, including overdrafts.....	69,495 00	Due depositors.....	114,518 65
Money on hand.....	14,936 05		
Due from banks and bankers.....	13,395 35		
Furniture and fixtures.....	8,000 00		
Expenses and taxes.....	4,764 75		
Jewelry stock.....	12,250 00		
Total resources.....	\$125,076 65	Total liabilities.....	\$125,076 65

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer.....	\$8,258 50	\$10,500 00
Nevada.....	1,177 00	1,600 00
Totals.....	\$9,435 50	\$12,100 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$3,381 00	Capital paid in coin.....	\$8,000 00
Other real estate.....	6,054 50	Profit and loss.....	2,575 25
Loans on real estate.....	990 38	Due depositors.....	53,807 88
Loans on personal security, including overdrafts.....	49,824 30	Due banks and bankers.....	15,231 00
Money on hand.....	7,251 45		
Due from banks and bankers.....	475 25		
Furniture and fixtures.....	800 00		
Expenses and taxes.....	2,137 25		
Jewelry stock.....	8,700 00		
Total resources.....	\$79,614 13	Total liabilities.....	\$79,614 13

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer .....	\$8,258 50	\$10,500 00
Nevada .....	1,177 00	1,600 00
Totals .....	\$9,435 50	\$12,100 00

## G. K. SMITH, BANKER—BIGGS.

## JANUARY STATEMENT.

G. K. SMITH.....Proprietor and Manager.

Resources.		Liabilities.	
Real estate.....	\$21,260 00	Capital paid in coin.....	\$42,000 00
Stock in Sacramento Valley Bank .....	10,000 00	Surplus .....	41,000 00
Loans on real estate .....	47,795 00	Due depositors.....	62,018 80
Loans on personal security, including overdrafts.....	60,393 71	Due banks and bankers.....	13,922 36
Money on hand.....	13,021 33		
Due from banks and bankers, and checks in course of collection .....	924 39		
Furniture and fixtures.....	1,000 00		
Other assets (accrued interest).....	4,546 73		
Total resources.....	\$158,941 16	Total liabilities .....	\$158,941 16

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Linn, Oregon .....	\$18,000 00	\$24,000 00
Butte, Cal. ....	3,260 00	3,260 00
Totals .....	\$21,260 00	\$27,260 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta .....	\$400 00	\$2,000 00
Butte .....	47,395 00	75,000 00
Totals .....	\$47,795 00	\$77,000 00

## CRESSLER &amp; BONNER, BANKERS—CEDARVILLE.

## JANUARY STATEMENT.

WM. T. CRESSLER and JOHN H. BONNER.....Partners.

Resources.		Liabilities.	
Bank premises, furniture and fixtures .....	\$10,000 00	Capital paid in coin .....	\$100,000 00
Other real estate .....	3,305 81	Individual credits of Cressler & Bonner .....	10,298 25
County warrants .....	253 98	Due depositors .....	46,945 97
Loans on real estate .....	72,459 90	Interest, discount, exchange, and rent .....	5,064 79
Loans on personal security, including overdrafts .....	55,907 63		
Money on hand .....	3,353 92		
Due from banks and bankers ..	10,103 32		
Profit and loss .....	59 50		
Expenses and taxes .....	1,500 19		
Cattle, grain, and merchandise ..	5,387 15		
Cash items .....	197 61		
Total resources .....	\$162,309 01	Total liabilities .....	\$162,309 01

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
Modoc—	
Bank building .....	\$18,282 51*
Other real estate .....	28,305 81†
Total .....	\$46,588 32

\* Put in at \$10,000. † Of which we only put in \$3,305 81, to make up the \$100,000.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc .....	\$44,859 90	\$60,000 00
Harney, Oregon .....	25,000 00	30,000 00
Lake, Oregon .....	2,600 00	4,000 00
Totals .....	\$72,459 90	\$94,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$100,000 00
Loans on real estate .....	68,923 17	Individual credits .....	6,417 36
Loans on personal security, including overdrafts .....	54,571 65	Due depositors .....	42,701 27
Money on hand .....	4,918 26	Interest, discount, exchange, and rent .....	2,234 29
Due from banks and bankers ..	12,812 33		
Expenses and taxes .....	127 51		
Total resources .....	\$151,352 92	Total liabilities .....	\$151,352 92

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.
Modoc—bank building.....	\$10,000 00

We have \$70,000 of real estate and other assets which we don't include in our banking business.

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Modoc, Cal. ....	\$41,323 17
Harney, Oregon.....	25,000 00
Lake, Oregon.....	2,600 00
Totals .....	\$68,923 17

## H. SCAMMAN, BANKER—DOWNIEVILLE.

## JANUARY STATEMENT.

H. SCAMMAN, Owner.

J. W. BROWN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$1,079 25	Profit and loss.....	\$3,755 32
Loans on real estate .....	11,545 00	Due depositors.....	56,651 63
Loans on personal security, including overdrafts.....	48,954 11	Due banks and bankers.....	14,582 75
Money on hand.....	9,833 12		
Due from banks and bankers.....	2,501 08		
Other assets .....	1,077 14		
Total resources .....	\$74,989 70	Total liabilities .....	\$74,989 70

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sierra.....	\$1,079 25	\$1,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sierra.....	\$11,545 00	\$18,545 00



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$1,079 25	Profit and loss.....	\$107 47
Loans on real estate.....	20,045 00	Due depositors.....	56,724 58
Loans on personal security, including overdrafts.....	15,460 58		
Money on hand.....	5,465 10		
Due from banks and bankers..	13,381 87		
Other assets.....	1,400 25		
Total resources.....	\$56,832 05	Total liabilities.....	\$56,832 05

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sierra.....	\$1,079 25	\$1,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sierra.....	\$20,045 00	\$25,000 00

## LAUGENOUR BANKING CO.—DUNNIGAN.

## JULY STATEMENT.

H. W. LAUGENOUR, Proprietor.

J. L. SIMPSON, Cashier.

Resources.		Liabilities.	
Loans on real estate.....	\$3,607 25	Capital paid in coin.....	\$25,000 00
Loans on other securities (grain, etc.).....	8,130 00	Due depositors.....	21,878 18
Loans on personal security, including overdrafts.....	26,837 93		
Money on hand.....	2,731 96		
Due from banks and bankers..	4,425 17		
Expenses and taxes.....	1,145 87		
Total resources.....	\$46,878 18	Total liabilities.....	\$46,878 18

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$3,607 25	\$10,125 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Crop mortgages and warehouse receipts .....	\$8,130 00	\$19,000 00

## W. &amp; P. NICHOLLS, BANKERS—DUTCH FLAT.

## JANUARY STATEMENT.

JOHN NICHOLLS, WM. NICHOLLS, and WM. NICHOLLS, JR. .... Partners.

Resources.		Liabilities.	
Bank premises .....	\$750 00	Capital paid in coin .....	\$50,000 00
Miscellaneous stocks .....	20,000 00	Due depositors .....	35,817 61
County warrants .....	436 42	Due banks and bankers .....	54 44
Loans on real estate .....	23,450 00		
Loans on personal security, including overdrafts .....	15,971 25		
Money on hand .....	6,262 32		
Due from banks and bankers ..	17,253 06		
Furniture and fixtures .....	750 00		
Other assets .....	999 00		
Total resources .....	\$55,872 05	Total liabilities .....	\$55,872 05

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer .....	\$750 00	\$750 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$1,200 00	\$2,500 00
Stanislaus .....	7,500 00	17,500 00
Nevada .....	3,000 00	5,000 00
Placer .....	6,750 00	13,000 00
Lake .....	5,000 00	15,000 00
Totals .....	\$23,450 00	\$53,000 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Placer County warrants .....	\$436 42	\$436 42	\$436 42
Spring Valley Waterworks stock .....	20,000 00	20,000 00	19,400 00
Totals .....	\$20,436 42	\$20,436 42	\$19,836 42

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$750 00	Capital paid in coin .....	\$50,000 00
Miscellaneous bonds and stocks .....	20,000 00	Due depositors .....	22,587 15
County warrants .....	436 42	Due banks and bankers .....	160 52
Loans on real estate .....	18,830 00		
Loans on personal security, including overdrafts .....	2,814 77		
Money on hand .....	9,966 57		
Due from banks and bankers ..	14,392 13		
Furniture and fixtures .....	750 00		
Other assets .....	4,807 78		
Total resources .....	\$72,747 67	Total liabilities .....	\$72,747 67

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer .....	\$750 00	\$750 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced .....	\$1,200 00	\$2,500 00
Stanislaus .....	9,500 00	17,500 00
Placer .....	5,750 00	10,000 00
Lake .....	2,380 00	15,000 00
Totals .....	\$18,830 00	\$45,000 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Placer County warrants .....	\$436 42	\$436 42	\$436 42
Spring Valley Waterworks stock .....	20,000 00	20,000 00	19,800 00
Totals .....	\$20,436 42	\$20,436 42	\$20,236 42

## A. W. RANDALL, BANKER—EUREKA.

## JANUARY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$57,729 49	Capital paid in coin .....	\$20,000 00
Miscellaneous bonds.....	7,000 00	Profit and loss.....	21,677 37
Loans on real estate.....	40,081 73	Due depositors.....	290,517 58
Loans on stocks and bonds.....	6,334 75	Due banks and bankers.....	9,240 39
Loans on personal security, including overdrafts.....	160,536 81	Other liabilities.....	4,007 15
Money on hand.....	60,241 57		
Due from banks and bankers.....	948 13		
Furniture and fixtures.....	2,085 00		
Other assets.....	10,485 01		
Total resources.....	\$345,442 49	Total liabilities.....	\$345,442 49

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$54,669 49	\$90,000 00
Trinity.....	3,060 00	3,360 00
Totals.....	\$57,729 49	\$93,360 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$38,452 94	\$38,452 94
Trinity.....	1,628 79	1,628 79
Totals.....	\$40,081 73	\$40,081 73

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Eel River and Eureka Railroad first mortgage bonds.....	\$7,000 00	\$7,000 00	\$7,000 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Eureka Seminary stock.....	\$4,540 00	\$1,700 00	\$1,700 00
Eel River and Eureka Railroad first mortgage bonds.....	5,000 00	4,634 75	4,634 75
Totals.....	\$9,540 00	\$6,334 75	\$6,334 75

## DESCRIPTION OF "OTHER ASSETS."

	Amount on Books.	Market Value.
Drafts in process of collection .....	\$10,485 01	\$10,485 01

## JAMES H. BURNHAM, BANKER—FOLSOM.

## JANUARY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$16,166 64	Capital paid in coin.....	\$10,000 00
United States bonds .....	5,745 00	Reserve fund and profit and loss .....	10,348 59
Miscellaneous bonds and stocks .....	1,800 00	Due depositors.....	25,859 68
Loans on real estate .....	2,302 50		
Loans on personal security, including overdrafts.....	10,337 45		
Money on hand.....	3,555 20		
Due from banks and bankers.....	5,776 48		
Furniture and fixtures.....	525 00		
Total resources .....	\$46,208 27	Total liabilities.....	\$46,208 27

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Francisco .....	\$2,359 81	\$3,250 00
Sacramento.....	13,806 83	20,887 64
Totals .....	\$16,166 64	\$24,137 64

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado .....	\$500 00	\$2,000 00
Sacramento.....	1,802 50	4,800 00
Totals .....	\$2,302 50	\$6,800 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent coupon bonds.....	\$1,000 00	\$1,025 00	\$1,170 00
United States 4 per cent registered bonds .....	4,000 00	4,720 00	4,680 00
18 shares Buffalo Brewing Co. stock .....	1,800 00	1,800 00	1,800 00
Totals .....	\$6,800 00	\$7,545 00	\$7,650 00



## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises and other real estate.....	\$12,357 12	Capital paid in coin.....	\$10,000 00
United States bonds.....	5,745 00	Reserve fund and profit and loss.....	11,305 31
Miscellaneous bonds and stocks.....	1,800 00	Due depositors.....	21,032 55
Loans on real estate.....	2,750 00		
Loans on personal security, including overdrafts.....	12,703 02		
Money on hand.....	3,460 85		
Due from banks and bankers.....	2,904 92		
Furniture and fixtures.....	525 00		
Expenses and taxes.....	91 65		
Total resources.....	\$42,337 56	Total liabilities.....	\$42,337 56

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento.....	\$12,357 12	\$18,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado.....	\$500 00	\$2,000 00
Sacramento.....	2,250 00	7,500 00
Totals.....	\$2,750 00	\$9,500 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent coupon bonds.....	\$1,000 00	\$1,025 00	\$1,170 00
United States 4 per cent registered bonds.....	4,000 00	4,720 00	4,680 00
18 shares Buffalo Brewing Co. stock.....	1,800 00	1,800 00	1,800 00
Totals.....	\$6,800 00	\$7,545 00	\$7,650 00

## BANK OF A. B. CARLOCK—FORT JONES.

## JANUARY STATEMENT.

A. B. CARLOCK, Owner.

M. C. BEEM, Assistant Cashier.

Resources.		Liabilities.	
Bank premises .....	\$4,600 00	Capital paid in coin .....	\$35,000 00
Other real estate .....	3,375 00	Reserve fund .....	588 88
Miscellaneous bonds and stocks .....	1,400 00	Profit and loss .....	537 65
County warrants .....	215 00	Due depositors .....	35,384 45
Loans on real estate .....	10,150 00	Due banks and bankers .....	6,940 60
Loans on other securities (grain, etc.) .....	1,000 00		
Loans on personal security, including overdrafts .....	45,729 19		
Money on hand .....	9,132 60		
Due from banks and bankers ..	677 29		
Furniture and fixtures .....	1,455 00		
Other assets .....	717 50		
Total resources .....	\$78,451 58	Total liabilities .....	\$78,451 58

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Siskiyou .....	\$7,975 00	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou .....	\$10,150 00	\$20,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Pacific Surety Co., San Francisco, stock .....	\$1,000 00	\$1,000 00	\$1,200 00
Bank of Bakersfield stock .....	400 00	400 00	400 00
Totals .....	\$1,400 00	\$1,400 00	\$1,600 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Chattel mortgage on grain .....	\$1,000 00	\$1,500 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$4,600 00	Capital paid in coin.....	\$35,000 00
Other real estate.....	3,375 00	Profit and loss.....	501 73
Miscellaneous bonds and stocks.....	1,400 00	Due depositors.....	28,556 15
Loans on real estate.....	13,940 00	Due banks and bankers.....	4,816 83
Loans on personal security, including overdrafts.....	40,750 54		
Money on hand.....	2,612 89		
Due from banks and bankers..	73 78		
Furniture and fixtures.....	1,455 00		
Other assets.....	667 50		
Total resources.....	\$68,874 71	Total liabilities.....	\$68,874 71

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Siskiyou .....	\$7,975 00	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou .....	\$13,940 00	\$20,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Pacific Surety Co., San Francisco, stock.....	\$1,000 00	\$1,000 00	\$1,200 00
Bank of Bakersfield stock.....	400 00	400 00	400 00
Totals .....	\$1,400 00	\$1,400 00	\$1,600 00

## WEISSBEIN BROS. &amp; CO., BANKERS—GRASS VALLEY.

## JANUARY STATEMENT.

JOSEPH WEISSBEIN and JACOB WEISSBEIN ..... Partners.

Resources.		Liabilities.	
Real estate.....	\$32,918 47	Capital paid in coin.....	\$50,000 00
Miscellaneous bonds and stocks.....	10,236 94	Reserve fund and profit and loss.....	10,759 08
County warrants.....	50 00	Due depositors.....	103,370 48
Loans on real estate.....	43,532 30	Due banks and bankers.....	1,217 21
Loans on stocks and bonds.....	5,483 49		
Loans on personal security, including overdrafts.....	57,402 03		
Money on hand and cash items.....	14,162 10		
Fixtures and furniture.....	500 00		
Other assets.....	1,061 44		
Total resources.....	\$165,346 77	Total liabilities.....	\$165,346 77

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$31,925 65	\$50,000 00
Nevada.....	992 82	1,200 00
Totals.....	\$32,918 47	\$51,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada.....	\$28,532 30	\$55,000 00
San Francisco.....	13,279 00	25,000 00
Kern.....	1,720 77	3,200 00
Totals.....	\$43,532 07	\$83,200 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
7 Nevada County Narrow Gauge Railroad bonds.....	\$7,000 00	\$7,000 00	\$7,140 00
710 shares Gold Hill Mining Co. stock.....		319 40	600 00
3 Spring Valley Waterworks 4 per cent bonds.....		2,917 54	2,955 00
Totals.....		\$10,236 94	\$10,695 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
50 shares Spring Valley Water Co. stock.....	\$5,000 00	\$4,427 86	\$4,850 00
1 Nevada County Narrow Gauge Railroad bond.....	1,000 00	750 00	1,020 00
131 shares W. Y. O. D. Mining Co. stock.....		305 63	655 00
Totals.....	\$6,000 00	\$5,483 49	\$6,525 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$37,343 27	Capital paid in coin.....	\$50,000 00
Miscellaneous bonds and stocks.....	10,019 40	Reserve fund and profit and loss.....	14,906 86
Loans on real estate.....	23,796 24	Due depositors.....	105,180 60
Loans on stocks and bonds.....	5,425 20		
Loans on personal security, including overdrafts.....	76,136 98		
Money on hand and cash items.....	12,423 20		
Due from banks and bankers.....	4,255 07		
Furniture and fixtures.....	500 00		
Other assets.....	188 10		
Total resources.....	\$170,087 46	Total liabilities.....	\$170,087 46

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$31,925 65	\$50,000 00
Nevada.....	5,417 62	7,000 00
Totals.....	\$37,343 27	\$57,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada.....	\$22,075 47	\$50,000 00
Kern.....	1,720 77	3,200 00
Totals.....	\$23,796 24	\$53,200 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
7 Nevada County Narrow Gauge Railroad bonds.....	\$7,000 00	\$7,000 00	\$7,140 00
710 shares Gold Hill Mining Co. stock.....		319 40	600 00
3 Spring Valley Waterworks 4 per cent bonds.....	3,000 00	2,700 00	2,760 00
Totals.....	\$10,000 00	\$10,019 40	\$10,500 00

## AMOUNT LOANED ON STOCKS AND BONDS.

Description or Class.	Amount Loaned.	Market Value.
50 shares Spring Valley Water Co. stock.....	\$4,375 20	\$4,800 00
1 Nevada County Narrow Gauge Railroad bond.....	750 00	1,020 00
131 shares W. Y. O. D. Mining Co. stock.....	300 00	917 00
Totals.....	\$5,425 20	\$6,737 00



## SEELEY &amp; BICKFORD, BANKERS—NAPA CITY.

## JANUARY STATEMENT.

C. B. SEELEY and L. A. BICKFORD ..... Partners.

Resources.		Liabilities.	
Real estate.....	\$2,200 00	Capital paid in coin.....	\$36,274 16
County warrants.....	1,612 70	Profit and loss.....	2,500 00
Loans on real estate.....	7,690 00	Due depositors.....	49,076 27
Loans on personal security, including overdrafts.....	49,929 76	Due banks and bankers.....	1,683 62
Money on hand.....	19,218 12		
Furniture and fixtures.....	2,500 00		
Other assets.....	6,883 47		
Total resources.....	\$89,534 05	Total liabilities.....	\$89,534 05

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Napa .....	\$2,200 00	\$2,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$7,690 00	\$18,000 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County warrants.....	\$1,612 70	\$1,532 00	\$1,612 70
Napa Building and Loan Association stock.....	6,383 47	4,580 00	6,383 47
Totals.....	\$7,996 17	\$6,112 00	\$7,996 17

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$2,500 00	Capital paid in coin.....	\$36,315 82
Miscellaneous bonds and stocks.....	5,841 16	Profit and loss.....	2,500 00
County warrants.....	1,050 75	Due depositors.....	49,493 09
Loans on real estate.....	7,324 00	Due banks and bankers.....	1,503 29
Loans on personal security, including overdrafts.....	50,184 71	Other liabilities.....	2,500 00
Money on hand.....	22,911 58		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$92,312 20	Total liabilities.....	\$92,312 20

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Napa .....	\$2,200 00	\$2,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa .....	\$7,324 00	\$17,000 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$1,050 75	\$998 22	\$1,050 75
Napa Building and Loan Association stock....	5,841 16	4,190 00	5,841 16
Totals .....	\$6,891 91	\$5,088 22	\$6,891 16

## BANK OF PASO ROBLES.

## JANUARY STATEMENT.

R. E. JACK, S. GOLDTREE, D. SPEYER, Partners.

D. SPEYER, Cashier.

Resources.	Liabilities.
Real estate ..... \$757 80	Capital paid in coin..... \$45,000 00
Loans on real estate ..... 14,500 00	Profit and loss..... 4,241 87
Loans on personal security, including overdrafts..... 131,295 68	Due depositors..... 105,372 98
Money on hand..... 6,460 02	Due banks and bankers..... 1,439 77
Due from banks and bankers .. 1,587 35	
Furniture and fixtures..... 1,453 77	
Total resources ..... \$156,054 62	Total liabilities..... \$156,054 62

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo .....	\$757 80	\$850 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$14,500 00	\$45,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$757 80	Capital paid in coin.....	\$45,000 00
County warrants.....	406 30	Profit and loss.....	3,933 27
Loans on real estate.....	13,200 00	Due depositors.....	91,851 96
Loans on personal security, including overdrafts.....	136,360 37	Due banks and bankers.....	17,947 16
Money on hand.....	4,158 85		
Due from banks and bankers..	404 80		
Furniture and fixtures.....	1,453 77		
Expenses and taxes.....	1,990 50		
Total resources.....	\$158,732 39	Total liabilities.....	\$158,732 39

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo .....	\$757 80	\$1,200 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo .....	\$13,200 00	\$38,400 00

## AMOUNT LOANED ON WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
San Luis Obispo County school warrants.....	\$406 30	\$406 30	\$406 30

## MIERSON &amp; JEWELL, BANKERS—PLACERVILLE.

## JANUARY STATEMENT.

A. MIERSON and G. JEWELL, Partners.

A. MIERSON, Manager.

Resources.		Liabilities.	
Real estate.....	\$20,500 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	1,400 00	Profit and loss.....	17,753 80
County warrants.....	3,731 85	Due depositors.....	29,354 25
Loans on real estate.....	4,592 00		
Loans on other securities (grain, etc.).....	1,625 00		
Loans on personal security, including overdrafts.....	20,355 00		
Money on hand.....	14,147 20		
Due from banks and bankers..	6,257 00		
Furniture and fixtures.....	2,000 00		
Other assets.....	72,500 00		
Total resources.....	\$147,108 05	Total liabilities.....	\$147,108 05

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado .....	\$9,500 00	\$12,500 00
San Francisco .....	7,750 00	8,000 00
Totals .....	\$17,250 00	\$20,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado .....	\$4,592 00	\$4,592 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Union Loan Association stock .....	\$1,600 00	\$1,300 00	\$1,400 00
County warrants .....	3,731 85	3,610 00	3,731 85
Totals .....	\$5,331 85	\$4,910 00	\$5,131 85

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Jewelry and diamonds .....	\$1,625 00	\$2,000 00

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$21,500 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	1,750 00	Profit and loss.....	19,121 45
Loans on real estate.....	4,682 00	Due depositors.....	29,267 65
Loans on other securities (grain, etc.).....	1,455 00		
Loans on personal security, including overdrafts.....	27,300 00		
Money on hand.....	15,367 85		
Due from banks and bankers.....	4,334 25		
Furniture and fixtures.....	2,000 00		
Other assets .....	70,000 00		
Total resources .....	\$148,389 10	Total liabilities.....	\$148,389 10

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado .....	\$13,250 00	\$13,250 00
San Francisco .....	8,250 00	8,250 00
Totals .....	\$21,500 00	\$21,500 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
El Dorado .....	\$4,682 00	\$4,682 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
25 shares Home Security Building Association stock .....	\$5,000 00	\$1,000 00	\$1,000 00
10 shares Pacific Building and Loan Associa- tion stock .....	2,000 00	600 00	750 00
Totals .....	\$7,000 00	\$1,600 00	\$1,750 00

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Jewelry and diamonds .....	\$1,455 00	\$2,000 00

## HERBERT KRAFT, BANKER—RED BLUFF.

## JANUARY STATEMENT.

Resources.		Liabilities.	
Real estate .....	\$252,838 80	Capital paid in coin .....	\$474,875 61
County warrants .....	153 91	Due depositors .....	144,541 41
Loans on real estate .....	180,578 26	Other liabilities .....	13,277 56
Loans on other securities (grain, etc.) .....	36,000 00		
Loans on personal security, including overdrafts .....	117,748 59		
Money on hand .....	19,461 45		
Due from banks and bankers .....	23,683 27		
Furniture and fixtures .....	2,230 30		
Total resources .....	\$632,694 58	Total liabilities .....	\$632,694 58

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Tehama .....	\$210,298 17	\$250,000 00
Colusa .....	35,276 31	50,000 00
Shasta .....	5,859 32	7,500 00
Lassen .....	1,000 00	1,000 00
Siskiyou .....	405 00	405 00
Totals .....	\$252,838 80	\$308,905 00



## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama .....	\$170,705 26	\$240,000 00
Colusa .....	3,000 00	5,000 00
Shasta .....	5,373 00	10,000 00
Lassen .....	1,500 00	5,000 00
Totals .....	\$180,578 26	\$260,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.
School orders .....	\$153 91	\$153 91

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain .....	\$36,000 00	\$40,000 00

## JULY STATEMENT.

Resources.	Liabilities.
Bank premises..... \$6,911 10	Capital paid in coin..... \$474,875 61
Other real estate..... 255,967 50	Due depositors..... 138,304 56
County warrants..... 334 85	Other liabilities..... 22,481 31
Loans on real estate..... 200,586 54	
Loans on personal security, including overdrafts..... 118,601 71	
Money on hand..... 19,180 14	
Due from banks and bankers.. 13,186 17	
Furniture and fixtures..... 2,230 30	
Expenses and taxes..... 2,727 10	
Other assets..... 15,936 07	
Total resources..... \$635,661 48	Total liabilities..... \$635,661 48

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Tehama.....	\$227,197 29	\$320,000 00
Colusa .....	35,276 31	50,000 00
Siskiyou .....	405 00	405 00
Totals .....	\$262,878 60	\$370,405 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama .....	\$185,713 54	\$260,000 00
Colusa .....	3,000 00	5,000 00
Shasta .....	9,373 00	20,000 00
Lassen .....	2,500 00	6,000 00
Totals .....	\$200,586 54	\$291,000 00

## AMOUNT INVESTED IN WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
School orders .....	\$334 85	\$334 85	\$334 85

## BANK OF SAN BERNARDINO.

## JANUARY STATEMENT.

LEWIS JACOBS, San Bernardino, and LEWIS MEYERSTEIN, San Francisco, Partners.  
LEWIS JACOBS, Manager.

Resources.		Liabilities.	
Real estate .....	\$10,000 00	Capital paid in coin .....	\$200,000 00
Miscellaneous bonds and stocks .....	10,125 00	Profit and loss .....	21,473 96
Loans on real estate .....	105,116 68	Due depositors .....	220,809 04
Loans on stocks .....	18,625 00	Due banks and bankers .....	5,565 07
Loans on personal security, including overdrafts .....	224,600 06		
Money on hand .....	29,691 05		
Due from banks and bankers ..	35,408 36		
Furniture and fixtures .....	1,575 00		
Interest accrued .....	12,702 92		
Gold dust .....	4 00		
Total resources .....	\$447,848 07	Total liabilities .....	\$447,848 07

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino .....	\$10,000 00	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Bernardino .....	\$105,116 68

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Amount Invested.	Market Value.
50 shares London, Paris, and American Bank (limited) stock.	\$5,625 00	\$5,825 00
50 shares San Bernardino Hotel Building Association stock.	4,500 00	4,500 00
Totals .....	\$10,125 00	\$10,325 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Amount Loaned.
Stock in sundry corporate associations .....	\$18,625 00

No open market price, but all worth much more than amount loaned.

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises .....	\$10,000 00	Capital paid in coin .....	\$200,000 00
Miscellaneous bonds and stocks .....	10,125 00	Profit and loss (undivided profits) .....	11,185 46
County warrants .....	15 00	Due depositors .....	212,461 52
Loans on real estate .....	100,164 93	Due banks and bankers .....	727 14
Loans on stocks, bonds, and warrants .....	20,435 50		
Loans on personal security, including overdrafts .....	210,161 90		
Money on hand .....	25,124 74		
Due from banks and bankers ..	33,767 95		
Furniture and fixtures .....	1,575 00		
Gold dust .....	58 40		
Interest accrued .....	12,945 70		
Total resources .....	\$424,374 12	Total resources .....	\$424,374 12

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino .....	\$10,000 00	\$10,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Bernardino .....	\$100,164 93

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Amount Invested.	Market Value.
50 shares London, Paris, and American Bank (limited) stock.	\$5,625 00	\$5,825 00
50 shares San Bernardino Hotel Building Association stock.	4,500 00	4,500 00
Totals .....	\$10,125 00	\$10,325 00

## AMOUNT LOANED ON STOCKS.

Description or Class.	Amount Loaned.
Stock in sundry corporate associations .....	\$20,435 50

No open market price, but all worth much more than amount loaned.

## A. P. HOTALING &amp; CO., BANKERS—SAN RAFAEL.

## JANUARY STATEMENT.

A. P. HOTALING, Sole Partner.

S. M. AUGUSTINE, Cashier.

Resources.		Liabilities.	
Real estate .....	\$62,481 55	Capital paid in coin .....	\$115,002 50
Miscellaneous stocks .....	25,794 05	Profit and loss .....	45,444 87
Loans on real estate .....	185,632 40	Due depositors .....	161,988 22
Loans on personal security, including overdrafts .....	18,691 25		
Money on hand .....	20,274 57		
Other assets .....	9,561 77		
Total resources .....	\$322,435 59	Total liabilities .....	\$322,435 59

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin .....	\$62,481 55	\$80,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin .....	\$179,632 40	\$340,000 00
Solano .....	6,000 00	17,500 00
Totals .....	\$185,632 40	\$357,500 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
77 shares Tomales Bank stock .....	\$7,700 00	\$17,144 05	\$17,144 05
173 shares Marin County Water Co. stock .....	17,300 00	8,650 00	8,650 00
Totals .....	\$25,000 00	\$25,794 05	\$25,794 05

## JULY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$62,557 03	Capital paid in coin.....	\$156,303 89
Miscellaneous bonds and stocks.....	26,129 00	Profit and loss.....	55,571 98
Loans on real estate.....	218,138 41	Due depositors.....	176,609 20
Loans on personal security, including overdrafts.....	29,560 31		
Money on hand.....	41,815 22		
Other assets.....	10,285 10		
Total resources.....	\$388,485 07	Total liabilities.....	\$388,485 07

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin.....	\$62,557 03	\$80,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin.....	\$212,138 41	\$270,000 00
Solano.....	6,000 00	17,500 00
Totals.....	\$218,138 41	\$287,500 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
77 shares Tomales Bank stock.....	\$7,700 00	\$17,479 00	\$17,479 00
173 shares Marin County Water Co. stock.....	17,300 00	8,650 00	8,650 00
Totals.....	\$25,000 00	\$26,129 00	\$26,129 00

## A. F. REDEMEYER, BANKER—UKIAH.

## JANUARY STATEMENT.

Resources.		Liabilities.	
Real estate.....	\$25,000 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	4,600 00	Reserve fund.....	59,099 00
County warrants.....	388 00	Due depositors.....	10,000 00
Loans on real estate.....	118,818 00		
Loans on personal security, including overdrafts.....	8,000 00		
Money on hand.....	5,000 00		
Due from banks and bankers.....	4,619 00		
Furniture and fixtures.....	25 00		
Expenses and taxes.....	2,649 00		
Total resources.....	\$169,099 00	Total liabilities.....	\$169,099 00



## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Mendocino.....	\$20,000 00	\$22,000 00
Humboldt.....	5,000 00	6,000 00
Totals.....	\$25,000 00	\$28,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$118,818 00	\$125,000 00

## AMOUNT INVESTED IN STOCKS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Bank of Ukiah stock.....	\$4,600 00	\$4,600 00	\$4,700 00
School orders.....	388 00	388 00	388 00
Totals.....	\$4,988 00	\$4,988 00	\$5,088 00

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$1,000 00	Capital paid in coin.....	\$100,000 00
Other real estate.....	24,000 00	Reserve fund.....	60,847 00
Miscellaneous bonds and stocks.....	4,600 00	Due depositors.....	10,000 00
Loans on real estate.....	128,376 00		
Loans on personal security, including overdrafts.....	4,000 00		
Money on hand.....	6,400 00		
Due from banks and bankers.....	2,446 00		
Furniture and fixtures.....	25 00		
Total resources.....	\$170,847 00	Total liabilities.....	\$170,847 00

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Mendocino.....	\$20,000 00	\$25,000 00
Humboldt.....	5,000 00	5,000 00
Totals.....	\$25,000 00	\$30,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$128,376 00	\$140,000 00

## AMOUNT INVESTED IN STOCKS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Bank of Ukiah stock .....	\$4,600 00	\$4,600 00	\$4,700 00

## WM. COLLINS &amp; SONS, BANKERS—SAN BUENAVENTURA.

## JANUARY STATEMENT.

JOHN S. COLLINS and D. EDWARD COLLINS, Partners. JOHN S. COLLINS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$18,500 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	29,250 00	Reserve fund.....	59,312 29
County warrants.....	13 75	Due depositors.....	204,789 00
Loans on real estate.....	110,347 70	Due banks and bankers.....	189 66
Loans on other securities (grain, etc.).....	4,000 00		
Loans on personal security, including overdrafts.....	130,053 73		
Money on hand.....	31,640 28		
Due from banks and bankers.....	37,985 49		
Furniture and fixtures.....	2,500 00		
Total resources .....	\$364,290 95	Total liabilities .....	\$364,290 95

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura .....	\$8,000 00	\$12,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$110,347 70	\$150,000 00

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County warrants .....	\$13 75	\$13 75	\$13 75
Ventura sewer and municipal bonds .....	30,662 00	29,250 00	30,662 00
Totals .....	\$30,675 75	\$29,263 75	\$30,675 75

## JULY STATEMENT.

Resources.		Liabilities.	
Bank premises.....	\$18,500 00	Capital paid in coin.....	\$100,000 00
Miscellaneous bonds and stocks.....	27,300 00	Reserve fund.....	67,092 70
County warrants.....	1,537 65	Due depositors.....	280,528 66
Loans on real estate.....	115,652 00	Due banks and bankers.....	831 49
Loans on personal security, including overdrafts.....	187,811 05		
Money on hand.....	21,205 92		
Due from banks and bankers..	73,946 23		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$448,452 85	Total liabilities.....	\$448,452 85

## REAL ESTATE OWNED BY THE FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura .....	\$8,000 00	\$12,000 00

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura .....	\$115,652 00	\$175,000 00

## AMOUNT INVESTED IN BONDS AND WARRANTS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
County and town warrants.....	\$1,537 65	\$27,300 00	{ \$1,537 65 27,970 00
Ventura sewer and municipal bonds .....	27,300 00		
Totals .....	\$28,837 65	\$27,300 00	\$29,507 65

## HARRELL &amp; SON, BANKERS—VISALIA.

## JANUARY STATEMENT.

JASPER HARRELL.

A. J. HARRELL, Manager.

S. MITCHELL, Cashier.

Resources.		Liabilities.	
Miscellaneous bonds.....	\$51,200 00	Capital paid in coin.....	\$75,000 00
County warrants.....	2,783 60	Reserve fund.....	9,821 06
Loans on real estate.....	9,397 13	Profit and loss.....	3,695 79
Loans on other securities (grain, etc.).....	8,391 62	Due depositors.....	161,892 78
Loans on personal security, including overdrafts.....	100,274 65	Due banks and bankers.....	2,084 55
Money on hand.....	28,351 85		
Due from banks and bankers..	48,275 51		
Furniture and fixtures.....	3,819 82		
Total resources.....	\$252,494 18	Total liabilities.....	\$252,494 18

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$600 00	\$1,200 00
Tulare and Fresno.....	6,500 00	12,000 00
Tulare.....	2,297 13	4,000 00
Totals.....	\$9,397 13	\$17,200 00

## AMOUNT INVESTED IN BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Visalia and Tulare Railroad bonds.....	\$50,000 00	\$50,000 00	\$50,000 00
Salem school bonds.....	1,200 00	1,200 00	1,200 00
Totals.....	\$51,200 00	\$51,200 00	\$51,200 00

## AMOUNT LOANED ON WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Tulare County warrants.....	\$2,783 60	\$2,783 60	\$2,783 60

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Alfalfa in warehouse.....	\$200 00	\$250 00
Wheat in warehouse.....	8,191 62	18,500 00
Totals.....	\$8,391 62	\$18,750 00

## JULY STATEMENT.

Resources.		Liabilities.	
Miscellaneous bonds and stocks.....	\$53,800 00	Capital paid in coin .....	\$75,000 00
County warrants .....	404 78	Reserve fund .....	7,819 26
Loans on real estate .....	7,100 00	Profit and loss .....	5,322 10
Loans on stocks, bonds, and warrants.....	2,300 57	Due depositors.....	96,897 41
Loans on other securities (grain, etc.) .....	9,987 75	Due banks and bankers.....	30,160 19
Loans on personal security, including overdrafts .....	104,875 57		
Money on hand.....	20,490 87		
Due from banks and bankers .....	12,374 35		
Furniture and fixtures.....	3,865 07		
Total resources .....	\$215,198 96	Total liabilities .....	\$215,198 96

## LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$600 00	\$1,200 00
Tulare.....	6,500 00	11,800 00
Totals .....	\$7,100 00	\$13,000 00

## AMOUNT INVESTED IN STOCKS AND BONDS.

Description or Class.	Par Value.	Amount Invested.	Market Value.
Visalia and Tulare Railroad bonds .....	\$50,000 00	\$50,000 00	\$50,000 00
Tulare County school bonds .....	3,300 00	3,300 00	3,300 00
Visalia Gas Light and Heat Co. stock .....	500 00	500 00	500 00
Totals .....	\$53,800 00	\$53,800 00	\$53,800 00

## AMOUNT LOANED ON WARRANTS.

Description or Class.	Par Value.	Amount Loaned.	Market Value.
Tulare County warrants.....	\$189 77	\$189 77	\$189 77
Moore & Smith time checks.....	2,110 80	2,110 80	2,110 80
Totals .....	\$2,300 57	\$2,300 57	\$2,300 57

## AMOUNT LOANED ON OTHER SECURITIES.

Description.	Amount Loaned.	Value of Securities.
Wheat in warehouse .....	\$9,987 75	\$14,000 00



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ANNUAL REPORTS

FURNISHED BY

THE NATIONAL BANKS

IN THE STATE OF CALIFORNIA.

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## REPORTS OF NATIONAL BANKS.

### Annual Statement of FIRST NATIONAL BANK OF COLTON. (Organized December 1, 1886.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

JOHN W. DAVIS, President.

HOWARD B. SMITH, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$50,000 00
Real estate taken for debt....	2,270 00	Reserve and surplus fund.....	12,000 00
U. S. bonds to secure circulation.....	12,500 00	Undivided profits and contingent fund.....	1,642 04
Bonds, stocks, and warrants..	5,211 10	Due depositors.....	82,759 97
Redemption fund with U. S. Treasurer.....	562 50	National Bank notes outstanding.....	11,250 00
Premium on U. S. bonds.....	2,000 00		
Loans on stocks, bonds, etc....	19,362 00		
Loans on other securities.....	7,800 00		
Loans and discounts on personal security.....	45,275 10		
Money on hand.....	13,515 28		
Due from banks and bankers..	36,745 82		
Furniture and fixtures.....	2,000 00		
Expenses and taxes.....	410 21		
Total resources.....	\$157,652 01	Total liabilities.....	\$157,652 01

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: John W. Davis, 230; W. S. Hooper, 10; George E. Burrall, 10; J. W. Roberts, 25; Howard B. Smith, 40. Total number of shares held by the Directors is 315 shares.

# Annual Statement of FIRST NATIONAL BANK OF FRESNO. (Organized March 16, 1885.)

*Showing its Financial Condition on the morning of July 1, 1892.*

O. J. WOODWARD, President.

E. F. OATMAN, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$36,920 24	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	325 00	Reserve and surplus fund.....	125,000 00
U. S. bonds to secure circulation.....	25,000 00	Undivided profits and contingent fund.....	16,638 36
Bonds, stocks, and warrants.....	10,875 00	Due depositors.....	410,726 93
Redemption fund with U. S. Treasurer.....	1,125 00	Due banks and bankers.....	12,884 68
Loans on stocks, bonds, etc., and loans and discounts on personal security.....	526,945 12	National Bank notes outstanding.....	21,500 00
Money on hand.....	35,505 52	Certified checks.....	50 00
Checks and other cash items.....	15 90		
Due from banks and bankers.....	43,580 27		
Furniture and fixtures.....	6,507 92		
Total resources.....	\$686,799 97	Total liabilities.....	\$686,799 97

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Chance, 20; E. Kennedy, 200; O. J. Woodward, 105; C. L. Walters, 10; F. C. White, 20. Total number of shares held by the Directors is 355 shares.

# Annual Statement of FRESNO NATIONAL BANK. (Organized April, 1888.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

H. D. COLSON, President.

J. B. SMITH, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$27,155 82	Capital paid in coin.....	\$200,000 00
Real estate taken for debt.....	15,267 56	Reserve and surplus fund.....	10,000 00
U. S. bonds to secure circulation.....	50,000 00	Undivided profits and contingent fund.....	12,800 23
Bonds, stocks, and warrants.....	5,000 00	Due depositors.....	198,062 94
Redemption fund with U. S. Treasurer.....	2,250 00	Due banks and bankers.....	41,240 90
Premium on U. S. bonds.....	8,000 00	National Bank notes outstanding.....	45,000 00
Loans on stocks, bonds, etc., and loans and discounts on personal security.....	363,636 50		
Money on hand.....	23,539 20		
Due from banks and bankers.....	9,754 99		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$507,104 07	Total liabilities.....	\$507,104 07

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid up on each share of stock is \$100.

## Annual Statement of FIRST NATIONAL BANK OF LOS ANGELES. (Organized October, 1880.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

E. F. SPENCE, President.

J. M. ELLIOTT, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$97,220 08	Capital paid in coin .....	\$200,000 00
Real estate taken for debt .....	36,709 92	Reserve and surplus fund .....	50,000 00
U. S. bonds to secure circulation .....	50,000 00	Undivided profits and contingent fund .....	246,153 35
Bonds, stocks, and warrants .....	292,263 53	Due depositors .....	1,559,603 93
Redemption fund with U. S. Treasurer .....	2,250 00	Due banks and bankers .....	128,330 50
Loans on stocks, bonds, etc. ....	370,761 22	National Bank notes outstanding .....	39,300 00
Loans on other securities .....	103,620 07	Certified checks .....	7,907 51
Loans and discounts on personal security .....	688,735 75		
Money on hand .....	216,630 37		
Checks and other cash items .....	8,422 91		
Due from banks and bankers .....	364,681 44		
<b>Total resources .....</b>	<b>\$2,231,295 29</b>	<b>Total liabilities .....</b>	<b>\$2,231,295 29</b>

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid, in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Mabury, 718; S. H. Mott, 56; D. M. McGarry, 10; J. D. Bicknell, 60; J. M. Elliott, 100; J. D. Hooker, 25; E. F. Spence, 301. Total number of shares held by the Directors is 1,270 shares.

## Annual Statement of LOS ANGELES NATIONAL BANK. (Organized April 3, 1883.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

GEORGE H. BONEBRAKE, President.

F. C. HOWES, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$170,000 00	Capital paid in coin .....	\$500,000 00
Real estate taken for debt .....	8,140 90	Reserve and surplus fund .....	87,500 00
U. S. bonds to secure circulation .....	150,000 00	Undivided profits and contingent fund .....	5,405 06
Bonds, stocks, and warrants .....	114,215 18	Due depositors .....	1,048,181 19
Redemption fund with U. S. Treasurer .....	6,750 00	Due banks and bankers .....	118,817 27
Premium on U. S. bonds .....	76,544 76	National Bank notes outstanding .....	135,000 00
Loans on stocks, bonds, etc. ....	288,972 04	Certified checks .....	2,745 00
Loans and discounts on personal security .....	400,843 44		
Money on hand .....	253,967 10		
Checks and other cash items .....	12,279 38		
Due from banks and bankers .....	211,981 08		
Furniture and fixtures .....	3,954 64		
U. S. 4 per cent bonds .....	200,000 00		
<b>Total resources .....</b>	<b>\$1,897,648 52</b>	<b>Total liabilities .....</b>	<b>\$1,897,648 52</b>

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: George H. Bonebrake, 857; F. C. Howes, 95; P. M. Green, 250; H. H. Markham, 10; Warren Gillelen, 300; George McAllaster, 200; John Bryson, 190. Total number of shares held by the Directors is 1,902 shares.



## Annual Statement of NATIONAL BANK OF CALIFORNIA—LOS ANGELES. (Organized September 2, 1889.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

JOHN M. C. MARBLE, President.

PERRY WILDMAN, Cashier.

Resources.	Liabilities.
U. S. bonds to secure circulation..... \$150,000 00	Capital paid in coin ..... \$250,000 00
Bonds, stocks, and warrants... 35,470 15	Reserve and surplus fund..... 2,100 00
Redemption fund with U. S. Treasurer..... 6,750 00	Undivided profits and contingent fund..... 20,316 20
Premium on U. S. bonds..... 12,000 00	Due depositors..... 183,104 65
Loans on stocks, bonds, etc... 131,080 40	Due banks and bankers..... 1,659 27
Loans and discounts on personal security.. 170,092 37	National Bank notes outstanding..... 135,000 00
Money on hand..... 23,908 59	Certified checks..... 150 00
Checks and other cash items.. 4,311 49	
Due from banks and bankers.. 48,978 33	
Furniture and fixtures..... 6,119 77	
Expenses and taxes..... 8,619 02	
<b>Total resources..... \$597,330 12</b>	<b>Total liabilities..... \$597,330 12</b>

The amount of capital stock is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares issued is 2,500 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thos. R. Bard, 50; O. H. Churchill, 150; W. L. Graves, 120; O. T. Johnson, 100; Fred. Eaton, 50; E. F. C. Klokke, 100; J. M. C. Marble, 875; E. N. McDonald, 30; M. H. Sherman, 175; Perry Wildman, 95; John Wolfskill, 50; W. Hadley, 184; A. Hadley, 10. Total number of shares held by the Directors is 1,989 shares.

## Annual Statement of SOUTHERN CALIFORNIA NATIONAL BANK—LOS ANGELES. (Organized August, 1886.)

*Showing its Financial Condition on the morning of July 1, 1892.*

———, President.

WM. F. BOSBYSHELL, Vice-President.

Resources.	Liabilities.
Real estate taken for debt .... \$22,360 00	Capital paid in coin ..... \$200,000 00
U. S. bonds to secure circulation..... 50,000 00	Reserve and surplus fund..... 23,000 00
Bonds, stocks, and warrants... 23,544 05	Undivided profits and contingent fund..... 280 72
Redemption fund with U. S. Treasurer..... 2,250 00	Due depositors..... 403,392 03
Premium on U. S. bonds..... 8,250 00	Due banks and bankers..... 22,705 25
Loans and discounts on personal security..... 348,107 05	National Bank notes outstanding..... 44,000 00
Money on hand..... 66,976 71	
Due from banks and bankers.. 166,082 77	
Furniture and fixtures..... 5,807 42	
<b>Total resources..... \$693,378 00</b>	<b>Total liabilities..... \$693,378 00</b>

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Remick, 200; Silas Holman, 40; E. C. Bosbyshell, 260; William H. Avery, 20; Frank Rader, 20; William H. Holliday, 190; Dr. M. Hagan, 20; Thomas Goss, 25; H. T. Newell, 120; L. N. Breed, 90; Wm. F. Bosbyshell, 150. Total number of shares held by the Directors is 1,135 shares.



## Annual Statement of FIRST NATIONAL BANK OF MODESTO. (Organized January 28, 1884.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

O. McHENRY, President.

J. E. WARD, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$6,275 00	Capital paid in coin.....	\$100,000 00
U. S. bonds to secure circulation.....	25,000 00	Reserve and surplus fund.....	20,000 00
Redemption fund with U. S. Treasurer.....	1,125 00	Undivided profits and contingent fund.....	9,191 29
Loans on stocks, bonds, etc....	1,426 24	Due depositors.....	233,202 55
Loans and discounts on personal security.....	326,921 84	Due banks and bankers.....	13,803 93
Money on hand.....	33,872 85	National Bank notes outstanding.....	22,500 00
Checks and other cash items..	112 50		
Due from banks and bankers..	3,164 34		
Furniture and fixtures.....	800 00		
<b>Total resources.....</b>	<b>\$398,697 77</b>	<b>Total liabilities.....</b>	<b>\$398,697 77</b>

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. B. Wood, 40; A. Hewell, 50; J. P. Islip, 40; O. McHenry, 406; Garrison Turner, 40. Total number of shares held by the Directors is 576 shares.

## Annual Statement of FIRST NATIONAL BANK OF MONROVIA. (Organized July 2, 1887.)

*Showing its Financial Condition on the morning of July 1, 1892.*

I. W. HELLMAN, President.

JOHN H. BARTLE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$21,841 34	Capital paid in coin.....	\$50,000 00
U. S. bonds to secure circulation.....	12,500 00	Reserve and surplus fund.....	2,100 00
Bonds, stocks, and warrants..	4,950 00	Undivided profits and contingent fund.....	2,583 84
Redemption fund with U. S. Treasurer.....	562 50	Due depositors.....	70,922 65
Premium on U. S. bonds.....	1,875 00	National Bank notes outstanding.....	11,250 00
Loans and discounts on personal security.....	58,716 64		
Money on hand.....	8,213 29		
Due from banks and bankers..	24,508 19		
Furniture and fixtures.....	2,792 19		
Expenses and taxes.....	897 34		
<b>Total resources.....</b>	<b>\$136,856 49</b>	<b>Total liabilities.....</b>	<b>\$136,856 49</b>

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: I. W. Hellman, 40; H. W. Hellman, 49; J. F. Sartori, 20; A. J. Bowne, 50; C. R. Ingersoll, 20; John H. Bartle, 100; O. A. Moore, 50. Total number of shares held by the Directors is 329 shares.

# Annual Statement of FIRST NATIONAL BANK OF OAKLAND. (Converted by Act of Congress, March 8, 1880.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

ARTHUR D. THOMSON, President.

L. G. BURPEE, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$4,963 04	Capital paid in coin.....	\$100,000 00
U. S. bonds to secure circulation.....	100,000 00	Reserve and surplus fund.....	155,000 00
Redemption fund with U. S. Treasurer.....	4,500 00	Undivided profits and contingent fund.....	16,395 98
Loans on stocks, bonds, etc., and loans and discounts on personal security.....	638,087 22	Due depositors.....	479,622 10
Money on hand.....	128,587 29	Due banks and bankers.....	57,951 70
Due from banks and bankers..	27,338 71	National Bank notes outstanding.....	88,000 00
Furniture and fixtures.....	8,255 08	Letters of credit.....	4,079 06
		Dividend account.....	10,682 50
Total resources.....	\$911,731 34	Total liabilities.....	\$911,731 34

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid up on each share of stock is \$100.

# Annual Statement of UNION NATIONAL BANK—OAKLAND. (Organized May 20, 1875.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

THOMAS PRATHER, President.

C. E. PALMER, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$128,000 00	Capital paid in coin.....	\$150,000 00
Real estate taken for debt.....	12,370 23	Reserve and surplus fund.....	150,000 00
U. S. bonds to secure circulation.....	50,000 00	Undivided profits and contingent fund.....	16,006 90
Bonds, stocks, and warrants..	9,323 50	Due depositors.....	723,435 06
Redemption fund with U. S. Treasurer.....	3,210 00	Due banks and bankers.....	886 55
Premium on U. S. bonds.....	5,611 75	National Bank notes outstanding.....	45,000 00
Loans on stocks, bonds, etc....	341,230 42	Certified checks.....	7,152 02
Loans on other securities.....	124,630 00	Dividends unpaid.....	9,000 00
Loans and discounts on personal security.....	293,464 45	Letters of credit.....	792 00
Money on hand.....	99,451 71		
Due from banks and bankers..	17,727 01		
Furniture and fixtures.....	17,253 46		
Total resources.....	\$1,102,272 53	Total liabilities ..	\$1,102,272 53

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edson F. Adams, 251; R. S. Farrelly, 80; S. Huff, 87; Gen. R. W. Kirkham, 50; J. West Martin, 112; Thomas Prather, 252; D. Henshaw Ward, 15. Total number of shares held by the Directors is 847 shares.

**Annual Statement of FIRST NATIONAL BANK—PASADENA.**  
(Organized June 1, 1886.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

P. M. GREEN, President.

A. H. CONGER, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$45,000 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt ....	23,800 07	Reserve and surplus fund ....	50,000 00
U. S. bonds to secure circulation .....	25,000 00	Undivided profits and contingent fund .....	11,319 88
Bonds, stocks, and warrants ..	50,055 40	Due depositors .....	432,466 71
Redemption fund with U. S. Treasurer .....	1,125 00	Due banks and bankers .....	25,593 98
Loans on stocks, bonds, etc. ....	161,104 34	National Bank notes outstanding .....	22,000 00
Loans on other securities .....	5,459 60	Dividends unpaid .....	5,000 00
Loans and discounts on personal security .....	136,563 10		
Money on hand .....	24,824 01		
Checks and other cash items ..	82 63		
Due from banks and bankers ..	170,366 42		
Furniture and fixtures .....	3,000 00		
<b>Total resources .....</b>	<b>\$646,380 57</b>	<b>Total liabilities .....</b>	<b>\$646,380 57</b>

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: P. M. Green, 50; B. F. Ball, 105; George H. Bonebrake, 100; H. G. Bennett, 10; O. S. Picher, 52; A. K. McQuilling, 20; John Allin, 10. Total number of shares held by the Directors is 347 shares.

**Annual Statement of PASADENA NATIONAL BANK.** (Organized  
October 16, 1886.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

E. F. SPENCE, President.

T. P. LUKENS, Cashier.

Resources.		Liabilities.	
Real estate taken for debt ....	\$56,437 92	Capital paid in coin .....	\$100,000 00
U. S. bonds to secure circulation .....	25,000 00	Reserve and surplus fund ....	5,000 00
Redemption fund with U. S. Treasurer .....	1,125 00	Undivided profits and contingent fund .....	3,482 43
Premium on U. S. bonds .....	3,749 86	Due depositors .....	151,691 09
Loans on stocks, bonds, etc., and loans and discounts on personal security .....	136,326 63	National Bank notes outstanding .....	22,500 00
Money on hand .....	7,630 17		
Due from banks and bankers ..	45,480 35		
Furniture and fixtures .....	6,379 85		
Overdrafts .....	543 74		
<b>Total resources .....</b>	<b>\$282,673 52</b>	<b>Total liabilities .....</b>	<b>\$282,673 52</b>

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors are as follows: I. W. Hellman, E. F. Spence, F. J. Woodbury, Geo. H. Rogers, T. P. Lukens, C. W. Brown, G. F. Conant.

# Annual Statement of FIRST NATIONAL BANK—PETALUMA. (Organized September 23, 1874.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

I. G. WICKERSHAM, President.

H. H. ATWATER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$5,250 00	Capital paid in coin.....	\$200,000 00
U. S. bonds to secure circulation.....	50,000 00	Reserve and surplus fund.....	100,000 00
Bonds, stocks, and warrants.....	2,800 00	Undivided profits and contingent fund.....	31,203 06
Redemption fund with U. S. Treasurer.....	2,250 00	Due depositors.....	227,665 67
Loans on stocks, bonds, etc.....	25,400 00	Due banks and bankers.....	43 11
Loans on other securities.....	400 00	National Bank notes outstanding.....	45,000 00
Loans and discounts on personal security.....	423,564 74		
Money on hand.....	27,411 43		
Checks and other cash items.....	707 15		
Due from banks and bankers.....	66,128 52		
Total resources.....	\$603,911 84	Total liabilities.....	\$603,911 84

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors are as follows: I. G. Wickersham, H. H. Atwater, F. A. Wickersham, Daniel Brown, L. G. Nay, Anton Meyer, J. H. Knowles. Total number of shares held by the Directors is 1,620 shares.

# Annual Statement of FIRST NATIONAL BANK OF POMONA. (Organized June 10, 1886.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

C. SEAVER, President.

STODDARD JESS, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$24,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	3,188 12	Reserve and surplus fund.....	11,000 00
U. S. bonds to secure circulation.....	25,000 00	Undivided profits and contingent fund.....	15,495 36
Bonds, stocks, and warrants.....	9,962 50	Due depositors.....	237,280 89
Redemption fund with U. S. Treasurer.....	1,125 00	Due banks and bankers.....	618 42
Premium on U. S. bonds.....	4,125 00	National Bank notes outstanding.....	22,500 00
Loans and discounts on personal security.....	232,563 61		
Money on hand.....	40,001 56		
Checks and other cash items.....	7,101 31		
Due from banks and bankers.....	30,677 42		
Furniture and fixtures.....	5,000 00		
Expenses and taxes.....	4,150 15		
Total resources.....	\$386,894 67	Total liabilities.....	\$386,894 67

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid up on each share of stock is \$100.



The names of the Directors, and number of shares of stock held by each, are as follows: George H. Bonebrake, 67; Thomas Coates, 50; George Jess, 125; J. E. McComas, 14; C. Seaver, 168; Stoddard Jess, 80. Total number of shares held by the Directors is 504 shares.

### Annual Statement of NATIONAL BANK OF POMONA.

*Showing its Financial Condition on the morning of July 12, 1892, as sworn to by the Officers of the Bank.*

J. T. BRADY, President.

G. A. LATHROP, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$3,250 14	Capital paid in coin.....	\$50,000 00
U. S. bonds to secure circulation.....	12,500 00	Undivided profits and contingent fund.....	1,661 54
Redemption fund with U. S. Treasurer.....	562 50	Due depositors.....	52,512 75
Premium on U. S. bonds.....	621 88	National Bank notes outstanding.....	11,240 00
Loans and discounts on personal security.....	90,243 47	Time certificates of deposit..	10,863 40
Money on hand.....	8,742 85		
Checks and other cash items..	1,168 05		
Due from banks and bankers..	9,188 50		
Total resources .....	\$126,277 69	Total liabilities .....	\$126,277 69

### Annual Statement of FIRST NATIONAL BANK OF REDLANDS. (Organized June 25, 1888.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

F. P. MORRISON, President.

JOHN W. WILSON, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$15,902 33	Capital paid in coin.....	\$100,000 00
U. S. bonds to secure circulation.....	25,000 00	Reserve and surplus fund....	20,000 00
Bonds, stocks, and warrants..	1,326 69	Undivided profits and contingent fund.....	9,317 42
Redemption fund with U. S. Treasurer.....	1,125 00	Due depositors.....	398,161 41
Premium on U. S. bonds.....	3,000 00	Due banks and bankers.....	6,335 36
Loans on stocks, bonds, etc....	82,120 00	National Bank notes outstanding.....	22,500 00
Loans and discounts on personal security.....	178,535 91	Certified checks.....	6,510 00
Money on hand.....	36,532 07	Dividends unpaid .....	3,845 00
Checks and other cash items..	1,320 60		
Due from banks and bankers..	218,806 59		
Furniture and fixtures.....	3,000 00		
Total resources .....	\$566,669 19	Total liabilities.....	\$566,669 19

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. P. Morrison, 15; A. L. Park, 50; Geo. A. Cook, 50; R. J. Waters, 100; H. L. Drew, 25; J. S. Edwards, 50; Geo. H. Crafts, 25. Total number of shares held by the Directors is 315 shares.



# Annual Statement of FIRST NATIONAL BANK OF RIVERSIDE. (Organized June 3, 1885.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

A. H. NAFTZGER, President.

A. HAEBERLIN, Cashier.

Resources.		Liabilities.	
U. S. bonds to secure circulation .....	\$25,000 00	Capital paid in coin .....	\$100,000 00
Redemption fund with U. S. Treasurer .....	1,125 00	Reserve and surplus fund .....	14,000 00
Premium on U. S. bonds .....	4,000 00	Undivided profits and contingent fund .....	407 69
Loans and discounts on personal security .....	243,589 31	Due depositors .....	252,689 53
Money on hand .....	47,149 20	Due banks and bankers .....	2,405 52
Checks and other cash items .....	3,881 36	National Bank notes outstanding .....	22,500 00
Due from banks and bankers .....	64,323 39		
Furniture and fixtures .....	2,934 48		
Total resources .....	\$392,002 74	Total liabilities .....	\$392,002 74

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares. The amount paid up on each share of stock is \$100.

The names of the Directors are as follows: A. H. Naftzger, A. P. Johnson, John J. Hewitt, A. Haeberlin, J. A. Simms, I. V. Gilbert, L. C. Waite, J. S. Castleman, S. McCoy.

# Annual Statement of NATIONAL BANK OF D. O. MILLS & CO.— SACRAMENTO. (Organized, 1850.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

EDGAR MILLS, President.

FRANK MILLER, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$43,000 00	Capital paid in coin .....	\$500,000 00
U. S. bonds to secure circulation .....	50,000 00	Reserve and surplus fund .....	100,000 00
Bonds, stocks, and warrants .....	9,675 32	Undivided profits and contingent fund .....	99,226 57
Redemption fund with U. S. Treasurer .....	4,500 00	Due depositors .....	1,332,433 49
Premium on U. S. bonds .....	6,062 50	Due banks and bankers .....	46,624 85
Loans on stocks, bonds, etc. ....	367,725 76	National Bank notes outstanding .....	45,000 00
Loans on other securities .....	137,341 73	Certified checks .....	6,720 34
Loans and discounts on personal security .....	803,879 72		
Money on hand .....	417,434 14		
Due from banks and bankers .....	256,698 01		
Furniture and fixtures .....	7,000 00		
Expenses and taxes .....	26,693 07		
Total resources .....	\$2,130,010 25	Total liabilities .....	\$2,130,010 25

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. O. Mills, 1,538; Edgar Mills, 1,538; S. P. Smith, 250; Charles F. Dillman, 175; Frank Miller, 401. Total number of shares held by the Directors is 3,902 shares.

## Annual Statement of CARVER NATIONAL BANK—ST. HELENA. (Organized July, 1887.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

M. G. RICHIE, President.

A. L. WILLIAMS, Cashier.

Resources.		Liabilities.	
U. S. bonds to secure circulation.....	\$12,500 00	Capital paid in coin .....	\$50,000 00
Bonds, stocks, and warrants.....	615 37	Reserve and surplus fund.....	10,000 00
Redemption fund with U. S. Treasurer.....	562 50	Undivided profits and contingent fund .....	6,474 97
Premium on U. S. bonds .....	2,000 00	Due depositors.....	120,059 41
Loans on other securities.....	23,998 30	Due banks and bankers.....	2,046 16
Loans and discounts on personal security.....	127,731 69	National Bank notes outstanding.....	10,090 00
Money on hand.....	14,784 00		
Checks and other cash items.....	440 38		
Due from banks and bankers.....	12,125 20		
Furniture and fixtures.....	1,500 00		
Expenses and taxes.....	2,413 04		
<b>Total resources .....</b>	<b>\$198,670 48</b>	<b>Total liabilities .....</b>	<b>\$198,670 48</b>

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: M. G. Richie, 50; I. M. Weitz, 50; M. A. Carver, 50; D. O. Hunt, 10; A. L. Williams, 10. Total number of shares held by the Directors is 170 shares.

## Annual Statement of FIRST NATIONAL BANK—SAN BERNARDINO. (Organized July 3, 1886.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

JOSEPH BROWN, President.

O. H. KOHL, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$34,711 35	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	14,896 34	Reserve and surplus fund.....	20,000 00
U. S. bonds to secure circulation.....	25,000 00	Undivided profits and contingent fund .....	19,484 53
Bonds, stocks, and warrants.....	12,172 20	Due depositors.....	346,835 36
Redemption fund with U. S. Treasurer.....	1,125 00	Due banks and bankers.....	8,197 02
Premium on U. S. bonds .....	3,500 00	National Bank notes outstanding.....	22,500 00
Loans and discounts on personal security.....	326,784 69		
Money on hand.....	44,835 00		
Checks and other cash items.....	881 08		
Due from banks and bankers.....	45,733 03		
Furniture and fixtures.....	1,484 84		
Expenses and taxes.....	5,893 38		
<b>Total resources .....</b>	<b>\$517,016 91</b>	<b>Total liabilities .....</b>	<b>\$517,016 91</b>

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Joseph Brown, 40; H. Brinkmeyer, 40; L. D. Crandall, 20; W. J. Curtis, 30; J. Flanders, 40; M. B. Garner, 100; J. W. Hall, 80; J. M. James, 40; O. H. Kohl, 110. Total number of shares held by the Directors is 870 shares.

# Annual Statement of SAN BERNARDINO NATIONAL BANK. (Organized November, 1887.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

JOHN W. ROBERTS, President.

W. S. HOOPER, Cashier.

Resources.		Liabilities.	
Real estate taken for debt.....	\$8,748 97	Capital paid in coin.....	\$100,000 00
U. S. bonds to secure circulation.....	25,000 00	Reserve and surplus fund.....	17,000 00
Bonds, stocks, and warrants.....	1,122 40	Undivided profits and contingent fund.....	21,881 08
Redemption fund with U. S. Treasurer.....	1,125 00	Due depositors.....	190,718 16
Premium on U. S. bonds.....	4,000 00	Due banks and bankers.....	2,401 18
Loans and discounts, including overdrafts.....	224,977 08	National Bank notes outstanding.....	22,500 00
Money on hand.....	31,595 99		
Due from banks and bankers.....	46,130 99		
Furniture and fixtures.....	6,000 00		
Expenses and taxes.....	5,544 99		
Due from U. S. Treasurer.....	255 00		
Total resources.....	\$354,500 42	Total liabilities.....	\$354,500 42

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid up on each share of stock is \$100.

# Annual Statement of CONSOLIDATED NATIONAL BANK OF SAN DIEGO. (Organized October 1, 1883.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

BRYANT HOWARD, President.

J. H. BARBOUR, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$91,398 37	Capital paid in coin.....	\$250,000 00
Real estate taken for debt.....	49,959 23	Reserve and surplus fund.....	50,000 00
U. S. bonds to secure circulation.....	62,500 00	Undivided profits and contingent fund.....	89,958 21
Bonds, stocks, and warrants.....	5,254 51	Due depositors.....	708,422 19
Redemption fund with U. S. Treasurer.....	2,812 50	Due banks and bankers.....	27,693 21
Loans on stocks, bonds, etc., and loans and discounts on personal security.....	739,386 76	National Bank notes outstanding.....	56,250 00
Money on hand.....	94,031 89	Certified checks.....	200 00
Checks and other cash items.....	1,263 85	Notes and bills re-discounted.....	10,138 55
Due from banks and bankers.....	101,895 13		
Furniture and fixtures.....	23,361 70		
Expenses and taxes.....	20,798 22		
Total resources.....	\$1,192,662 16	Total liabilities.....	\$1,192,662 16

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: James McCoy, 87½; Hiram Mabury, 519; O. S. Witherby, 210; Bryant Howard, 50; J. H. Barbour, 10; W. R. Rogers, 10. Total number of shares held by the Directors is 886½ shares.



# Annual Statement of FIRST NATIONAL BANK OF SAN DIEGO. (Organized October 5, 1883.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

JACOB GRUENDIKE, President.

W. D. WOOLWINE, Cashier.

Resources.		Liabilities.	
Bank premises.....	\$76,456 78	Capital paid in coin.....	\$300,000 00
Real estate taken for debt....	36,304 55	Reserve and surplus fund....	10,000 00
U. S. bonds to secure circulation.....	50,000 00	Undivided profits and contingent fund.....	10,931 14
Bonds, stocks, and warrants.....	132,052 29	Due depositors.....	376,130 24
Redemption fund with U. S. Treasurer.....	2,250 00	Due banks and bankers.....	1,809 16
Premium on U. S. bonds.....	8,000 00	National Bank notes outstanding.....	45,000 00
Loans on stocks, bonds, etc....	30,592 30	Certified checks.....	1,625 00
Loans on other securities.....	41,533 00		
Loans and discounts on personal security.....	215,516 92		
Money on hand.....	26,221 42		
Checks and other cash items....	2,595 35		
Due from banks and bankers....	98,792 17		
Furniture and fixtures.....	18,284 49		
Expenses and taxes.....	6,896 27		
Total resources.....	\$745,495 54	Total liabilities.....	\$745,495 54

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. A. Garrettson, 260; J. Gruendike, 436; Henry Roach, 110; A. F. Starr, 110; O. J. Stough, 259; Jerry Toles, 156; J. W. Sefton, 110; George Hannahs, 111. Total number of shares held by the Directors is 1,552 shares.

# Annual Statement of CROCKER-WOOLWORTH NATIONAL BANK OF SAN FRANCISCO. (Organized August 31, 1886.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

R. C. WOOLWORTH, President.

WM. H. CROCKER, Cashier.

Resources.		Liabilities.	
U. S. bonds to secure circulation.....	\$50,000 00	Capital paid in coin.....	\$1,000,000 00
Bonds, stocks, and warrants.....	26,579 80	Reserve and surplus fund....	325,000 00
Redemption fund with U. S. Treasurer.....	2,250 00	Undivided profits and contingent fund.....	86,971 44
Premium on U. S. bonds.....	8,000 00	Due depositors.....	1,523,365 00
Loans on stocks, bonds, etc....	491,335 69	Due banks and bankers.....	514,932 33
Loans and discounts on personal security.....	2,072,959 44	National Bank notes outstanding.....	45,000 00
Money on hand.....	604,599 00	Certified checks.....	15,819 17
Checks and other cash items....	86,961 47		
Due from banks and bankers....	165,822 31		
Furniture and fixtures.....	2,580 23		
Total resources.....	\$3,511,087 94	Total liabilities.....	\$3,511,087 94

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. H. Crocker, 6,176; C. F. Crocker, 1,296; R. C. Woolworth, 750; W. E. Brown, 250; E. H. Miller, Jr., 100. Total number of shares held by the Directors is 8,572 shares.

# Annual Statement of FIRST NATIONAL BANK OF SAN FRANCISCO. (Organized October, 1870.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

S. G. MURPHY, President.

E. D. MORGAN, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$339,742 61	Capital paid in coin .....	\$1,500,000 00
U. S. bonds .....	150,000 00	Reserve and surplus fund .....	600,000 00
Redemption fund with U. S. Treasurer .....	2,250 00	Undivided profits .....	215,844 28
Premium on U. S. bonds .....	29,325 00	Due depositors .....	2,069,316 85
Loans on stocks, bonds, etc. ....	477,354 38	Due banks and bankers .....	778,967 11
Loans on other securities .....	153,066 85	National Bank notes outstanding .....	45,000 00
Loans and discounts on personal security .....	2,893,977 60	Certified checks .....	50,289 25
Money on hand .....	734,018 59		
Due from banks and bankers ..	479,682 46		
Total resources .....	\$5,259,417 49	Total liabilities .....	\$5,259,417 49

The amount of capital stock is \$1,500,000; the amount subscribed is \$1,500,000; the total amount actually paid in coin by stockholders for capital stock is \$1,150,000. The total number of shares of stock issued is 15,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Murphy, 209; Jas. Moffitt, 685; Geo. A. Low, 300; J. Downey Harvey, 50; Thos. Jennings, 285; N. Van Bergen, 168; Jas. D. Phelan, 100; John A. Hooper, 70; George C. Perkins, 100. Total number of shares held by the Directors is 1,967 shares.

# Annual Statement of FIRST NATIONAL BANK OF SAN JOSÉ. (Organized July 11, 1874.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

W. D. TISDALE, President.

L. G. NESMITH, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$85,000 00	Capital paid in coin .....	\$500,000 00
Real estate taken for debt .....	4,000 00	Reserve and surplus fund .....	100,000 00
U. S. bonds to secure circulation .....	50,000 00	Undivided profits and contingent fund .....	166,940 87
Redemption fund with U. S. Treasurer .....	2,250 00	Due depositors .....	355,041 53
Loans on stocks, bonds, etc. ....	279,118 32	Due banks and bankers .....	51,914 08
Loans on other securities .....	113,729 09	National Bank notes outstanding .....	45,000 00
Loans and discounts on personal security .....	476,664 51	Certified checks .....	3,570 05
Money on hand .....	73,763 40	Dividends unpaid .....	990 00
Checks and other cash items .....	5,188 03		
Due from banks and bankers ..	115,763 73		
Furniture and fixtures .....	7,978 72		
Expenses and taxes .....	10,000 73		
Total resources .....	\$1,223,456 53	Total liabilities .....	\$1,223,456 53

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. D. Tisdale, 300; C. Burrell, 500; J. A. Clayton, 75; E. C. Flagg, 50; Cyrus Jones, 147; A. King, 200; James D. Phelan, 100; J. P. Pierce, 22; L. G. Nesmith, 12. Total number of shares held by the Directors is 1,406 shares.



# Annual Statement of GARDEN CITY NATIONAL BANK—SAN JOSE. (Organized April 23, 1887.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

C. W. BREYFOGLE, President.

THOMAS F. MORRISON, Cashier.

Resources.		Liabilities.	
U. S. bonds to secure circulation.....	\$25,000 00	Capital paid in coin.....	\$100,000 00
Bonds, stocks, and warrants.....	4,500 00	Reserve and surplus fund.....	7,000 00
Redemption fund with U. S. Treasurer.....	1,125 00	Undivided profits and contingent fund.....	7,151 97
Loans on stocks, bonds, etc. ....	74,974 42	Due depositors.....	156,950 09
Loans and discounts on personal security.....	159,224 00	Due banks and bankers.....	5,116 94
Money on hand.....	16,287 82	National Bank notes outstanding.....	22,500 00
Checks and other cash items.....	365 15		
Due from banks and bankers.....	10,242 61		
Furniture and fixtures.....	7,000 00		
Total resources .....	\$298,719 00	Total liabilities .....	\$298,719 00

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. W. Breyfogle, 50; George M. Bowman, 50; H. Mabury, 190; A. McDonald, 10; O. A. Hale, 35; T. S. Montgomery, 50; J. W. Blauer, 50. Total number of shares held by the Directors is 435 shares.

# Annual Statement of FIRST NATIONAL BANK—SAN LUIS OBISPO. (Organized December 24, 1887.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

J. P. ANDREWS, President.

R. E. JACK, Cashier.

F. B. JACK, Assistant Cashier.

Resources.		Liabilities.	
Bank premises.....	\$8,027 65	Capital paid in coin.....	\$150,000 00
Real estate taken for debt.....	28,729 94	Reserve and surplus fund.....	55,000 00
U. S. bonds to secure circulation.....	37,500 00	Undivided profits and contingent fund.....	15,029 44
Redemption fund with U. S. Treasurer.....	1,687 50	Due depositors.....	670,616 07
Premium on U. S. bonds.....	5,625 00	Due banks and bankers.....	55,710 05
Loans on stocks, bonds, etc. ....	1,250 50	National Bank notes outstanding.....	33,750 00
Loans on other securities.....	168,000 00		
Loans and discounts on personal security.....	530,615 43		
Money on hand.....	61,658 19		
Checks and other cash items.....	1,501 64		
Due from banks and bankers.....	41,966 33		
Furniture and fixtures.....	1,751 20		
Expenses and taxes.....	4,591 06		
Other loans and discounts.....	97,201 12		
Total resources .....	\$980,105 56	Total liabilities.....	\$980,105 56

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. P. Andrews, 100; R. E. Jack, 310; Wm. L. Beebe, 56; Nathan Goldtree, 150. Total number of shares held by the Directors is 616 shares.

# Annual Statement of FIRST NATIONAL BANK OF SANTA ANA. (Organized May 15, 1886.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

W. H. SPURGEON, President.

J. A. TURNER, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$61,481 21	Capital paid in coin .....	\$150,000 00
Real estate taken for debt .....	5,737 41	Reserve and surplus fund .....	11,800 00
U. S. bonds to secure circulation .....	37,500 00	Undivided profits and contingent fund .....	10,980 14
Bonds, stocks, and warrants .....	2,534 00	Due depositors .....	229,584 76
Redemption fund with U. S. Treasurer .....	1,687 50	National Bank notes outstanding .....	33,750 00
Premium on U. S. bonds .....	3,000 00	Certified checks .....	34 00
Loans and discounts on personal security .....	254,677 88		
Money on hand .....	25,858 95		
Checks and other cash items .....	516 58		
Due from banks and bankers .....	36,561 50		
Furniture and fixtures .....	3,500 00		
Expenses and taxes .....	3,093 87		
Total resources .....	\$436,148 90	Total liabilities .....	\$436,148 90

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid up on each share of stock is \$100.

The names of the Directors are as follows: W. H. Spurgeon, S. W. Preble, M. A. Foster, George H. Bonebrake, D. R. Sterling, D. M. Dorman, J. S. Rice, C. L. Foster. Total number of shares held by the Directors is 380 shares.

# Annual Statement of FIRST NATIONAL BANK OF SANTA BARBARA. (Organized March 3, 1873.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

J. W. CALKINS, President.

A. L. LINCOLN, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$21,500 00	Capital paid in coin .....	\$100,000 00
Real estate taken for debt .....	11,146 55	Reserve and surplus fund .....	50,000 00
U. S. bonds to secure circulation .....	25,000 00	Undivided profits and contingent fund .....	29,438 15
Bonds, stocks, and warrants .....	7,298 13	Due depositors .....	350,390 45
Redemption fund with U. S. Treasurer .....	1,125 00	Due banks and bankers .....	4,381 21
Loans on stocks, bonds, etc. ....	28,000 00	National Bank notes outstanding .....	22,500 00
Loans and discounts on personal security .....	329,683 34		
Money on hand .....	61,828 34		
Checks and other cash items .....	2,756 09		
Due from banks and bankers .....	62,889 27		
Furniture and fixtures .....	5,483 09		
Total resources .....	\$556,709 81	Total liabilities .....	\$556,709 81

The amount of capital stock is \$100,000; amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors are as follows: Jas. W. Calkins, Ellwood Cooper, Richard Robinson, R. B. Canfield, G. H. Gould, H. C. Thompson.

## Annual Statement of SANTA BARBARA COUNTY NATIONAL BANK—SANTA BARBARA. (Organized February 19, 1880.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of  
the Bank.*

W. M. EDDY, President.

E. S. SHEFFIELD, Cashier.

Resources.		Liabilities.	
Bank building .....	\$22,014 11	Capital paid in coin .....	\$100,000 00
Bank lot .....	17,397 37	Reserve and surplus fund .....	50,000 00
U. S. bonds to secure circula- tion .....	25,000 00	Undivided profits and contin- gent fund .....	28,859 75
Bonds, stocks, and warrants ..	64,581 17	Due depositors .....	393,058 46
Redemption fund with U. S. Treasurer .....	1,125 00	Due banks and bankers .....	2,348 12
Premium on U. S. bonds .....	3,012 51	National Bank notes out- standing .....	4,600 00
Loans and discounts on per- sonal security .....	262,378 50		
Money on hand .....	61,470 23		
Checks and other cash items ..	800 50		
Due from banks and bankers ..	114,938 93		
Furniture and fixtures .....	3,886 50		
Expenses and taxes .....	2,261 51		
Total resources .....	\$578,866 33	Total liabilities .....	\$578,866 33

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. M. Eddy, 45 $\frac{1}{2}$ ; Samuel Edwards, 10; Thomas B. Dibble, 10; C. A. Edwards, 32 $\frac{1}{2}$ ; C. B. Bates, 10; Joseph Howard, 10; Charles Fernald, 30. Total number of shares held by the Directors is 560 shares.

## Annual Statement of FIRST NATIONAL BANK OF SANTA MONICA. (Organized January 26, 1888.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of  
the Bank.*

W. D. VAWTER, President.

E. J. VAWTER, Cashier.

Resources.		Liabilities.	
Bank premises .....	\$25,686 98	Capital paid in coin .....	\$50,000 00
U. S. bonds to secure circula- tion .....	12,500 00	Reserve and surplus fund .....	1,372 27
Redemption fund with U. S. Treasurer .....	562 50	Undivided profits and contin- gent fund .....	3,945 77
Premium on U. S. bonds .....	2,000 00	Due depositors .....	62,336 13
Loans on stocks, bonds, etc. ....	10,000 00	National Bank notes out- standing .....	10,750 00
Loans and discounts on per- sonal security .....	39,441 47		
Money on hand .....	9,984 30		
Due from banks and bankers ..	24,209 46		
Furniture and fixtures .....	2,270 22		
Expenses and taxes .....	1,749 24		
Total resources .....	\$128,404 17	Total liabilities .....	\$128,404 17

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. D. Vawter, 169; E. J. Vawter, 31; W. S. Vawter, 26; L. R. Vincent, 50; George H. Bonebrake, 45; Nathan Bundy, 37; Henry C. Bagg, 50. Total number of shares held by the Directors is 408 shares.



Annual Statement of **FIRST NATIONAL BANK OF SANTA PAULA.**  
(Organized September, 1889.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

C. H. McKEVETT, President.

Jos. R. HAUGH, Cashier.

Resources.		Liabilities	
Bank premises.....	\$4,200 00	Capital paid in coin.....	\$75,000 00
U. S. bonds to secure circulation.....	18,750 00	Reserve and surplus fund....	1,600 00
Redemption fund with U. S. Treasurer.....	843 50	Undivided profits and contingent fund.....	4,350 41
Premium on U. S. bonds.....	3,000 00	Due depositors.....	85,700 68
Loans on stocks, bonds, etc....	32,083 61	National Bank notes outstanding.....	16,870 00
Loans on other securities.....	850 00	Dividends unpaid.....	120 00
Loans and discounts on personal security.....	90,125 39		
Money on hand.....	14,327 87		
Checks and other cash items..	598 71		
Due from banks and bankers..	16,462 01		
Furniture and fixtures.....	2,400 00		
Total resources.....	\$183,641 09	Total liabilities.....	\$183,641 09

The amount of capital stock is \$75,000; the amount subscribed is \$75,000; the total amount actually paid in coin by the stockholders for capital stock is \$75,000. The total number of shares of stock issued is 750 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. H. McKevett, 200; Geo. H. Bonebrake, 10; N. W. Blanchard, 100; W. L. Hardison, 50; J. R. Haugh, 25. Total number of shares held by the Directors is 385 shares.

Annual Statement of **SANTA ROSA NATIONAL BANK.** (Organized  
May 22, 1886.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

J. H. BRUSH, President.

FRANK A. BRUSH, Cashier.

Resources.		Liabilities.	
U. S. bonds to secure circulation.....	\$37,500 00	Capital paid in coin.....	\$150,000 00
Bonds, stocks, and warrants..	2,800 00	Reserve and surplus fund....	10,000 00
Redemption fund with U. S. Treasurer.....	1,687 50	Undivided profits and contingent fund.....	356 15
Loans on stocks, bonds, etc....	29,002 00	Due depositors.....	173,018 64
Loans and discounts on personal security.....	280,625 43	Due banks and bankers.....	27,644 34
Money on hand.....	20,768 39	National Bank notes outstanding.....	33,750 00
Due from banks and bankers..	6,385 81		
Furniture and fixtures.....	6,000 00		
Total resources.....	\$394,769 13	Total liabilities.....	\$394,769 13

The amount of capital stock is \$500,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Brush, 555; B. M. Spencer, 50; W. W. Gauldin, 60; John Strong, 75; D. N. Carithers, 10; L. W. Juilliard, 40; Isaac G. Wickersham, 81. Total number of shares held by the Directors is 871 shares.

Annual Statement of FIRST NATIONAL BANK OF STOCKTON.  
(Organized November 23, 1872.)

*Showing its Financial Condition on the morning of July 1, 1892, as sworn to by the Officers of the Bank.*

H. H. HEWLETT, President.

JAS. H. HOUGH, Cashier.

Resources.		Liabilities.	
U. S. bonds to secure circulation .....		Capital paid in coin .....	\$200,000 00
	\$50,000 00	Reserve and surplus fund .....	60,000 00
Bonds, stocks, and warrants ..	63,451 51	Undivided profits and contingent fund .....	132,607 42
Redemption fund with U. S. Treasurer .....	2,250 00	Due depositors .....	364,713 27
Loans on stocks, bonds, etc., and loans and discounts on personal security .....	561,059 17	Due banks and bankers .....	7,006 05
Money on hand .....	119,985 73	National Bank notes outstanding .....	45,000 00
Due from banks and bankers ..	19,805 33	Dividends unpaid .....	8,000 00
Furniture and fixtures .....	775 00		
Total resources .....	\$817,326 74	Total liabilities ..	\$817,326 74

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000 shares; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. H. Hewlett, 1,023; I. S. Bostwick, 84; G. A. Conrad, 67; B. Frankenheimer, 34; Jas. H. Hough, 65; G. H. Fancher, 33; James Sutherland, 13. Total number of shares held by the Directors is 1,319 shares.



## STATEMENT OF AMOUNTS PAID FOR BANK LICENSES

BY THE

## Commercial and Savings Banks of the State of California, July 1, 1892.

NOTE.—The amount collected from each bank is based upon its deposits on January 1, 1892.

## ASSESSMENT LIST FOR BANK LICENSES FROM JULY 1, 1892, TO JUNE 30, 1893.

Location.	NAME OF BANK.	Amount Paid.
1. San Francisco	California Savings and Loan Society	\$112 55
2. San Francisco	French Savings and Loan Society	173 11
3. San Francisco	German Savings and Loan Society	2,359 38
4. San Francisco	Hibernia Savings and Loan Society	2,362 56
5. San Francisco	Humboldt Savings and Loan Society	272 53
6. San Francisco	Mutual Savings Bank	189 59
7. San Francisco	People's Home Savings Bank	151 47
8. San Francisco	San Francisco Savings Union	2,114 12
9. San Francisco	Savings and Loan Society	496 76
10. San Francisco	Security Savings Bank	253 27
Total from San Francisco Savings Banks		\$8,485 34
11. Alameda	Alameda Savings Bank	\$22 36
12. Eureka	Home Savings Bank	17 76
13. Eureka	Savings Bank of Humboldt County	16 54
14. Fresno	Fresno Loan and Savings Bank	43 88
15. Fresno	People's Savings Bank	5 69
16. Hanford	Hanford Savings Bank	19
17. Los Angeles	German-American Savings Bank	25 48
18. Los Angeles	Los Angeles Savings Bank	78 21
19. Los Angeles	Main-Street Savings Bank and Trust Co.	38 31
20. Los Angeles	Savings Bank of Southern California	50 51
21. Los Angeles	Security Savings Bank and Trust Co.	52 25
22. Marysville	Northern California Bank of Savings	37 16
23. Mendocino	Bank of Mendocino	36 65
24. Merced	Merced Security Savings Bank	52 07
25. Modesto	Union Savings Bank	26 99
26. Oakland	Home Savings Bank	17 50
27. Oakland	Oakland Bank of Savings	443 62
28. Oakland	Union Savings Bank	270 29
29. Redlands	Savings Bank of Redlands	1 01
30. Riverside	Riverside Savings Bank and Trust Co.	11 22
31. Sacramento	Farmers and Mechanics Savings Bank	27 03
32. Sacramento	People's Savings Bank	64 96
33. Sacramento	Sacramento Bank	283 76
34. Santa Ana	Orange County Savings, Loan, and Trust Co.	5 05
35. San Bernardino	Savings Bank of San Bernardino	4 57
36. Santa Barbara	Santa Barbara Savings Bank	5 35
37. Santa Cruz	Bank of Savings and Loan	39 22
38. Santa Cruz	City Savings Bank	18 70
39. San Diego	San Diego Savings Bank	18 23
40. San Diego	Savings Bank of San Diego County	36 43
41. San José	Safe Deposit Bank of Savings	171 57
42. San José	Security Savings Bank	10 01
43. San José	Union Savings Bank	28 14
44. San Luis Obispo	California Mortgage and Savings Bank	15 23
45. Tulare	Tulare Savings Bank	2 74
46. Visalia	Visalia Savings Bank	4 82
47. Watsonville	Pajaro Valley Savings and Loan Society	8 78
48. Watsonville	Watsonville Savings Bank	5 76
Totals from Interior Savings Banks		\$1,998 04

## ASSESSMENT LIST—Continued.

Location.	NAME OF BANK.	Amount Paid.
49. San Francisco	American Bank and Trust Company	\$30 19
50. San Francisco	Anglo-Californian Bank (Limited)	259 71
51. San Francisco	Bank of California	611 73
52. San Francisco	Bank of British Columbia (S. F. Branch)	92 58
53. San Francisco	Bank of British North America	29 19
54. San Francisco	California Safe Deposit and Trust Company	90 37
55. San Francisco	Donohoe-Kelly Banking Company	121 18
56. San Francisco	Grangers Bank of California	63 43
57. San Francisco	London, Paris, and American Bank (Limited)	109 65
58. San Francisco	London and San Francisco Bank (Limited)	97 34
59. San Francisco	Nevada Bank of San Francisco	281 14
60. San Francisco	Pacific Bank	176 51
61. San Francisco	Sather Banking Company	108 04
62. San Francisco	Tallant Banking Company	77 17
63. San Francisco	Wells, Fargo & Co.'s Bank (S. F. Branch)	192 95
Total from San Francisco Commercial Banks		\$2,341 18
64. Alameda	Bank of Alameda	\$21 45
65. Alhambra	Alhambra Bank	2 90
66. Anaheim	Bank of Anaheim	7 90
67. Antioch	Bank of Antioch	1 65
68. Auburn	Placer County Bank	12 10
69. Arcata	Bank of Arcata	7 55
70. Azusa	Azusa Valley Bank	1 95
71. Bakersfield	Bank of Bakersfield	8 90
72. Bakersfield	Kern Valley Bank	20 65
73. Benicia	Bank of Benicia	2 80
74. Chico	Bank of Butte County	25 50
75. Chico	Bank of Chico	21 05
76. Cloverdale	Cloverdale Banking Company	4 05
77. Colusa	Colusa County Bank	53 40
78. Dixon	Bank of Dixon	17 60
79. Downey	Los Nietos Valley Bank	1 25
80. Elsinore	Consolidated Bank	2 80
81. Escondido	Bank of Escondido	5 65
82. Eureka	Bank of Eureka	12 00
83. Eureka	Humboldt County Bank	15 70
84. Fallbrook	Fallbrook Bank	1 30
85. Fresno	Bank of Central California	12 65
86. Fresno	Farmers Bank	23 40
87. Gilroy	Bank of Gilroy	10 70
88. Gridley	Agency Rideout Bank	6 05
89. Hanford	Farmers and Merchants Bank	5 75
90. Hanford	Bank of Hanford	16 70
91. Haywards	Bank of Haywards	3 25
92. Healdsburg	Farmers and Mechanics Bank	7 45
93. Healdsburg	Bank of Healdsburg	11 10
94. Hollister	Bank of Hollister	25 81
95. Hueneme	Bank of Hueneme	3 95
96. Kingsburg	Bank of Kingsburg	27
97. Lakeport	Bank of Lake	3 23
98. Lakeport	Farmers Savings Bank	9 24
99. Lancaster	Antelope Valley Bank	40
100. Livermore	Bank of Livermore	19 90
101. Lodi	Bank of Lodi	6 73
102. Lompoc	Bank of Lompoc	5 57
103. Los Angeles	Bank of America	53 15
104. Los Angeles	Broadway Bank	3 99
105. Los Angeles	California Bank	26 39
106. Los Angeles	Citizens Bank	8 27
107. Los Angeles	City Bank	13 67
108. Los Angeles	East Side Bank	2 93
109. Los Angeles	Farmers and Merchants Bank	185 83
110. Los Angeles	State Loan and Trust Co.	42 56
111. Los Angeles	University Bank	12 42
112. Los Gatos	Bank of Los Gatos	7 26
113. Los Gatos	Commercial Bank	6 73
Amount carried forward		\$783 50

## ASSESSMENT LIST—Continued.

Location.	NAME OF BANK.	Amount Paid.
	Amount brought forward.....	\$783 50
114. Madera.....	Bank of Madera.....	4 75
115. Martinez.....	Bank of Martinez.....	29 35
116. Marysville.....	Decker, Jewett & Co.'s Bank.....	24 04
117. Marysville.....	The Rideout Bank.....	31 86
118. Mendocino.....	Mendocino Discount Bank.....	6 20
119. Merced.....	Commercial and Savings Bank.....	19 16
120. Merced.....	Merced Bank.....	13 73
121. Modesto.....	Modesto Bank.....	20 75
122. Monrovia.....	Granite Bank.....	3 62
123. Monterey.....	California State Savings Bank.....	2 60
124. Napa.....	James H. Goodman & Co.'s Bank.....	24 54
125. Napa.....	Bank of Napa.....	15 80
126. National City.....	Bank of National City.....	7 89
127. National City.....	People's State Bank.....	1 80
128. Nevada City.....	Citizens Bank.....	8 19
129. Nevada City.....	Agency Citizens Bank of Nev. City, Grass Val.....	5 75
130. Oakdale.....	Bank of Oakdale.....	6 00
131. Oakland.....	California Bank and Trust Company.....	18 36
132. Oceanside.....	Bank of Oceanside.....	1 78
133. Ontario.....	Citizens Bank.....	8 74
134. Ontario.....	State Bank.....	3 10
135. Orange.....	Bank of Orange.....	6 43
136. Orland.....	Bank of Orland.....	6 64
137. Oroville.....	Bank of Rideout, Smith & Co.....	29 48
138. Pasadena.....	San Gabriel Valley Bank.....	11 99
139. Perris.....	Perris Valley Bank.....	4 76
140. Petaluma.....	Bank of Sonoma County.....	16 21
141. Petaluma.....	Petaluma Savings Bank.....	16 14
142. Petaluma.....	The William Hill Company.....	12 89
143. Pomona.....	People's Bank.....	9 69
144. Porterville.....	Pioneer Bank.....	5 07
145. Red Bluff.....	Bank of Tehama County.....	37 69
146. Redding.....	Bank of Northern California.....	2 22
147. Redding.....	Bank of Shasta County.....	14 87
148. Redlands.....	Union Bank.....	9 72
149. Redwood City.....	Bank of San Mateo County.....	9 36
150. Riverside.....	Orange Growers Bank.....	9 39
151. Riverside.....	Riverside Banking Company.....	59 86
152. Sacramento.....	California State Bank.....	72 00
153. St. Helena.....	Bank of St. Helena.....	6 77
154. Salinas.....	Monterey County Bank.....	12 75
155. Salinas.....	Salinas City Bank.....	33 55
156. Sanger.....	Bank of Sanger.....	2 58
157. San Bernardino.....	Farmers Exchange Bank.....	30 94
158. S. Buenaventura.....	Bank of Ventura.....	17 80
159. San Diego.....	Bank of Commerce.....	12 54
160. San Jacinto.....	State Bank.....	4 05
161. San José.....	Bank of San José.....	44 99
162. San José.....	Commercial and Savings Bank.....	48 68
163. San Luis Obispo.....	Bank of San Luis Obispo.....	6 37
164. San Luis Obispo.....	Commercial Bank.....	34 18
165. San Miguel.....	Bank of San Miguel.....	4 29
166. San Pedro.....	Bank of San Pedro.....	2 01
167. Santa Ana.....	Commercial Bank.....	18 99
168. Santa Barbara.....	Commercial Bank.....	12 33
169. Santa Clara.....	Bank of Santa Clara County.....	17 90
170. Santa Cruz.....	Bank of Santa Cruz County.....	16 90
171. Santa Cruz.....	City Bank.....	9 15
172. Santa Maria.....	Bank of Santa Maria.....	10 65
173. Santa Rosa.....	Exchange Bank.....	5 55
174. Santa Rosa.....	Santa Rosa Bank.....	28 75
175. Santa Rosa.....	Savings Bank of Santa Rosa.....	30 60
176. Selma.....	Bank of Selma.....	6 90
177. Sonoma.....	Sonoma Valley Bank.....	5 30
178. South Riverside.....	Citizens Bank.....	4 90
	Amount carried forward.....	\$1,805 34

## ASSESSMENT LIST—Continued.

Location.	NAME OF BANK.	Amount Paid.
	Amount brought forward.....	\$1,805 34
179. Stockton.....	Farmers and Merchants Bank.....	74 11
180. Stockton.....	San Joaquin Valley Bank.....	27 10
181. Stockton.....	Stockton Savings and Loan Society.....	214 34
182. Stockton.....	Stockton Savings Bank.....	57 05
183. Suisun.....	Bank of Suisun.....	26 05
184. Templeton.....	Bank of Templeton.....	2 18
185. Tomales.....	Bank of Tomales.....	5 50
186. Tulare.....	Bank of Tulare.....	12 34
187. Tulare.....	Tulare County Bank.....	3 25
188. Tustin.....	Bank of Tustin.....	2 90
189. Ukiah.....	Bank of Ukiah.....	9 10
190. Vacaville.....	Bank of Vacaville.....	6 75
191. Vallejo.....	Vallejo Commercial Bank.....	22 10
192. Visalia.....	Bank of Visalia.....	25 70
193. Watsonville.....	Bank of Watsonville.....	15 20
194. Watsonville.....	Pajaro Valley Bank.....	8 65
195. Wheatland.....	Farmers Bank.....	6 60
196. Willows.....	Bank of Willows.....	20 96
197. Winters.....	Bank of Winters.....	5 60
198. Woodland.....	Bank of Woodland.....	46 65
199. Woodland.....	Bank of Yolo.....	38 79
200. Yreka.....	Siskiyou County Bank.....	12 53
201. Yuba City.....	Farmers Coöperative Union.....	28 65
	Total from Interior Commercial Banks.....	\$2,475 44
	Total from San Francisco Commercial Banks.....	2,341 18
	Total from San Francisco Savings Banks.....	8,485 34
	Total from Interior Savings Banks.....	1,998 04
	Grand total.....	\$15,300 00

## SUMMARY OF ACCOUNT.

*Statement of moneys received by the Bank Commissioners since last Report.*

From all banks under the charge of this Commission, for licenses for the year ending June 30, 1893, as per detailed statement in this report.....	\$15,300 00
Paid State Treasurer, as required by law, July 2, 1892.....	15,300 00

STATE OF CALIFORNIA,  
City and County of San Francisco. } ss.

A. Gerberding being duly sworn, deposes and says that he is the President of the Board of Bank Commissioners, and that the foregoing statement is correct.

A. GERBERDING.

Subscribed and sworn to before me this second day of July, 1892.

[SEAL.]

GEO. T. KNOX,  
Notary Public.



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SEMI-ANNUAL TABULAR STATEMENTS

OF THE

Active Savings and Commercial Banks, January 1st,

AND

Savings, Commercial, Private, and National Banks of California,

JULY 1, 1892.

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## SEMI-ANNUAL TABULAR STATEMENT,

Showing the Financial Condition of the Savings Banks of California on the first day of January, 1892, as reported to the Bank Commissioners.

	NAMES OF THE BANKS.	RESOURCES.										LIABILITIES.					
		Bank Premises.	Real Estate Taken for Debt.	Invested in Stocks, Bonds, and Warrants.	Loans on Real Estate.	Loans on Stocks, Bonds, and Warrants.	Loans on Other Securities.	Loans on Personal Security.	Money on Hand.	Due from Banks and Bankers.	Other Assets.	Total of Assets and Liabilities.	Capital Paid Up.	Reserve and Profit and Loss.	Due Depositors.	Due to Banks and Bankers.	Other Liabilities.
1.	SAN FRANCISCO—California Savings and Loan Society.		\$28,000 00	\$23,000 00	\$1,297,691 62	\$23,900 00			\$18,649 40	\$75,235 71	\$7,724 77	\$1,473,661 69	\$100,000 00	\$38,619 20	\$1,298,687 50		\$45,244 84
2.	French Savings and Loan Society.		9,000 00	164,215 00	1,769,943 07	340,712 46			50,525 62	2,428,748 42		3,000 00	30,000 00	124,008 40		10,584 84	
3.	German Savings and Loan Society.	\$165,940 00	\$4,023 22	\$3,010,530 16	\$1,258,174 39	2,084,825 00			1,202,770 85	28,069,935 49	6,000 00	30,000 00	1,000,000 00	23,159 74	47,400 00		7,029 72
4.	Hibernia Savings and Loan Society.	713,098 32	22,805 00	7,230,671 91	20,531,276 19	50,537 18			507,637 18	121,333 41	29,495,021 60	1,986,189 34		21,174,703 04		332,161 62	
5.	Humboldt Savings and Loan Society.	73,083 89		511,000 00	2,906,110 54	73,357 63		\$88,622 83	23,170 20	10,430 58	3,261,445 54	80,000 00		5,134,801 70		80,543 84	
6.	Mutual Savings Bank.				733,257 63	1,543,847 36			8,600 70	72,552 69	5,668 04	2,669,338 49		26,653 58		1,864 56	
7.	People's Home Savings Bank.		885 92	37,446 50	68,683 56	50,000 00	1,400 00		24,949 94	342,759 10	1,000 00	35,006,517 84	850,000 00	487,064 22	24,107,000 00		42,417 90
8.	San Francisco Savings Union.	101,500 00	66,900 34	2,310,948 33	19,229,771 37	3,807,068 78			285,507 63	6,645,935 78	29,106 88	75,000 00		166,567 49		57,183 06	
9.	Savings and Loan Society.	234,227 11	351,325 00	1,735,679 85	3,074,962 79	908,116 51			10,702 09			3,232,945 99	150,000 00		918,256 34		169,689 66
10.	Security Savings Bank.		14,000 00	117,648 21	2,922,335 70	672,975 15											
	Totals of San Francisco Savings Banks.	\$1,293,461 33	\$667,039 54	\$16,374,797 50	\$73,720,427 91	\$9,483,380 08	\$9,022 83		\$3,392,592 63	\$1,639,865 33	\$208,247 34	\$105,639,965 09	\$3,963,333 33	\$3,308,969 02	\$90,230,722 02		\$78,708 92
11.	ALAMEDA—Alameda Savings Bank.			\$328,455 25	235,096 00				\$7,360 58	\$1,863 36	\$228 00	\$307,907 19	\$40,000 00	\$10,238 76	\$237,244 43		\$404 00
12.	EUREKA—Home Savings Bank.			213,332 50	4,359 38				24,103 38	25,000 00	1,218 40	256,200 00		2,019 88	304,271 20		
13.	Savings Bank of Humboldt County.				361,074 41	36,710 00	1,325 00		8,867 10	57,685 29	1,426 86	142,691 88	50,000 00	2,411 77	190,280 11		
14.	FREMONT—Fremont Loan and Savings Bank.	\$122,843 47	\$6,302 61	\$2,485 21	\$47,744 10				50,741 15	55,635 12	30,565 15	837,118 31	30,000 00	10,000 00	581,014 01	\$4,609 97	\$7,790 33
15.	People's Savings Bank.			76,369 90	5,300 00				1,581 54	2,781 20	4,541 16	87,623 50	20,000 00		65,482 40		2,141 10
16.	HANFORD—Hanford Savings Bank.			356,069 68	\$3,900 00	\$8,591 00	\$250 00		6,348 55	27,313 27	1,799 81	402,212 31	100,000 00	5,098 67	268,123 64		4,000 00
17.	Los Angeles—German-American Savings Bank.		3,427 85	70,250 00	783,901 06				9,282 36	68,915 94	3,942 97	146,780 18	23,000 00	21,117 82	89,662 36		
18.	Los Angeles Savings Bank and Trust Company.			82,332 50	361,074 41	36,710 00	1,325 00		8,867 10	57,685 29	1,426 86	142,691 88	50,000 00	2,411 77	190,280 11		
19.	Main-Street Savings Bank and Trust Company.		20,300 00		648,033 82				6,814 69	35,282 06	33,058 28	689,300 45	40,000 00	18,285 54	581,014 01		
20.	Security Savings Bank and Trust Company.		4,108 00	56,512 50	566,755 30				25,662 82	36,569 88	6,062 07	717,690 55	100,000 00	15,559 37	601,630 68		
21.	Security Savings Bank and Trust Company.																
22.	MARFESTINE—Northern California Bank of Savings.		5,394 46		232,400 00	85,950 00	47,140 00		34,274 98	75,911 46	1,812 05	477,535 49	40,000 00	2,040 97	427,482 30		8,053 32
23.	MERCED—Bank of Mendocino.			417,528 08	16,690 55	15,800 00			31,137 70	123,010 87	3,019 62	708,862 45	75,000 00	31,622 91	589,659 64		
24.	MERCED—Merced Security Savings Bank.	10,543 71		19,554 22					165,135 10			234,687 73	10,000 00	4,203 81	310,453 92		
25.	MODESTO—Union Savings Bank.			15,000 00	202,147 04				14,520 51	18,094 19	3,435 98	233,142 02	50,000 00	1,889 24	201,309 26		
26.	OAKLAND—Home Savings Bank.			15,000 00	202,147 04				14,520 51	18,094 19	3,435 98	233,142 02	50,000 00	1,889 24	201,309 26		
27.	Oakland Bank of Savings.	100,000 00	100 00	1,833,102 15	3,320,708 15	112,565 74	20,332 58	207,090 19	108,100 39	5,662,968 49	5,662,968 49	5,102,000 00		1,012,000 00			
28.	Union Savings Bank.	50,846 04		147,710 06					6,529 16	2,705 75	4,823 91	15,059 91		4,219 78	11,640 15		28,144 04
29.	REIDLANDS—Savings Bank of Reidlands.			5,616 66					2,029 00								
30.	RIVERSIDE—Riverside Savings Bank and Trust Co.			113,390 00					2,955 08	22,033 56	2,790 58	147,639 59	10,000 00	2,580 23	129,058 36		
31.	SACRAMENTO—Farmers and Mechanics Savings Bank.			363,958 68					21,520 80	23,100 38	12,062 62	420,622 38	100,000 00	2,045 76	311,333 22		7,443 40
32.	People's Savings Bank.	11,220 00	21,417 36	100 00	87,385 78	145,795 68	1,000 00		1,064,777 71	145,795 68	1,000 00	1,614,777 71	225,600 00	71,659 97	747,197 85		10,419 89
33.	Sacramento Bank.	25,000 00	40,751 43	1,000 00	3,859,618 15				185,168 76	217,350 11	3,852,596 47	3,852,596 47	258,000 00	75,404 38	3,383,946 74		143,658 91
34.	SANTA ANA—Orange County Sav., Loan, & Trust Co.	9,213 10		5,988 50	54,900 01				5,525 09		4,618 00	77,535 30	10,000 00	12 85	58,117 17		5 90
35.	SAN BERNARDINO—Savings Bank of San Bernardino.			46,010 36					1,145 24	2,206 18	66,822 14	10,000 00		4,175 41	62,646 73		
36.	SANTA BARBARA—Santa Barbara Savings Bank.			49,005 00					1,040 00	21,512 12	828 45	72,504 57	10,000 00	872 78	61,831 79		
37.	SANTA CRUZ—Bank of Savings and Loan.	6,000 00		480,700 00					15,200 00	30,000 00		514,437 27	49,000 00	14,022 14	459,207 78		67 30
38.	City Savings Bank.			221,659 32					14,254 01			236,387 96	7,410 00	10,110 11	215,138 45		3,679 42
39.	SAN DIEGO—California Savings Bank.			108,881 68					623 40	101,654 85	14,673 19	228,733 12	25,000 00	1,000 00	198,135 66		1,697 46
40.	San Diego Savings Bank.		5,683 86	4,000 00	191,513 23	1,560 00			34,099 22	28,024 16	2,337 85	260,024 16	20,000 00	9,333 44	209,688 72		
41.	Savings Bank of San Diego County.		25,274 12		335,556 71	22,379 68			55,017 13	7,506 44	1,640 44	445,074 62	10,000 00	16,953 62	419,110 99		
42.	SAN JOSE—Safe Deposit Bank of Savings.	225,000 00		384,910 00	1,010,453 64	309,000 00	16,800 00	88,785 08	236,560 00	6,000 00	2,455,757 04	300,000 00	131,154 96	1,973,478 64		61,125 44	
43.	Security Savings Bank.			121,751 00	1,450 00				10,553 77	1,045 70	3,000 00	123,250 77		1,011 26	115,199 24		
44.	Union Savings Bank.	85,000 00		5,198 50	441,244 22	49,872 50	1,400 00	33,964 76	5,442 69	2,260 00	683,663 16	30,000 00	11,882 78	328,860 16			
45.	SAN LEO—Cal. Mortgage and Savings Bank.			430,762 73					14,786 55			445,549 28	250,000 00	20,949 38	175,202 90		
46.	TULARE—Tulare Savings Bank.			35,500 60					6,918 71		772 35	42,694 21	10,000 00	990 03	31,519 18		
47.	Visalia—Visalia Savings Bank.			55,913 38					5,887 64			60,333 87	5,000 00	55 47	54,833 40		
48.	YATSONVILLE—Yatson Valley Savings & Loan Society.			96,955 00					21,627 97			118,582 97	10,000 00	4,608 23	101,674 72		
49.	Yatsonville Savings Bank.			57,710 00					13,207 94			70,917 94	5,000 00	41 59	65,265 05		
	Totals of Interior Savings Banks.	\$60,600 12	\$123,649 59	\$2,274,950 32	\$20,186,711 01	\$67,167 12	\$147,825 08	\$449,002 48	\$1,069,470 56	\$1,051,186 20	\$101,257 30	\$7,670,413 93	\$3,510 00	\$694,072 44	\$23,191 27	\$4,609 07	\$278,121 01
	Grand Totals of Savings Banks of California.	\$1,594,127 05	\$669,709 13	\$18,649,748 12	\$93,907,238 92	\$10,140,548 00	\$237,348 81	\$449,002 48	\$3,402,069 20	\$3,471,051 83	\$369,504 64	\$133,310,245 78	\$7,374,433 33	\$4,063,041 46	\$120,783,648 29	\$4,609 07	\$1,055,620 73

\* Including lot and new bank building in course of erection. † Suspended.

## SEMI-ANNUAL TABULAR STATEMENT,

Showing the Financial Condition of the Private Commercial Banks of California on the first day of January, 1892, as reported to the Bank Commissioners.

NAMES OF THE BANKS.	RESOURCES.										LIABILITIES.					
	Bank Premises.	Real Estate Owned by the Banking Firm.	Invested in Stocks, Bonds, and Warrants.	Loans on Real Estate.	Loans on Stocks, Bonds, and Warrants.	Loans on Other Securities.	Loans on Personal Security.	Money on Hand.	Due from Banks and Bankers.	Other Assets.	Total of Assets and Liabilities.	Capital Paid Up.	Reserve, and Profit and Loss.	Due Depositors.	Due to Banks and Bankers.	Other Liabilities.
1. AUBURN—O. W. Hollenbeck.	\$3,281 00	\$6,054 50					\$68,485 00	\$14,910 05	\$13,305 35	\$17,814 75	\$128,076 05	\$8,000 00	\$2,558 00	\$114,518 65		\$13,822 36
2. BROS—G. K. Smith.		21,299 50	\$10,000 00	\$47,746 00			90,393 71	13,946 72	5,046 73	138,941 75	188,941 75	42,000 00	41,000 00	62,018 90		
3. CEDARVILLE—Cressler & Bonner.	10,000 00	3,305 51	233 08	72,459 90			50,907 63	3,333 92	10,103 32	6,944 45	162,309 01	100,000 00	10,398 25	49,645 97		5,064 79
4. DOWNSVILLE—H. Samard.	1,079 25			11,545 00			48,564 11	9,833 12	2,601 08	1,077 14	74,890 70		3,765 32	66,551 63		14,687 70
5. DUTCH FLAT—W. & P. Nichols.	75 00		20,486 42	23,450 00			15,771 25	6,292 32	17,233 06	7,440 00	85,872 05	30,000 00		35,877 61		54 44
6. EUREKA—A. V. Randall.		57,729 49	7,069 10	40,094 73	\$6,334 76		180,539 01	6,214 67	1,570 01	65,442 67	260,000 00	30,000 00	21,677 37	290,617 68		\$4,007 16
7. FOLSOM—J. H. Barnham.		18,169 64		2,302 50			10,337 45	9,155 20	5,779 48	5,122 50	48,348 58	10,000 00	18,348 58	25,339 08		
8. FORT JOSE—A. R. Carlock.	4,560 00	3,375 00		10,150 00		\$1,000 00	45,729 19	3,852 00	677 20	2,370 00	78,451 48		1,136 40	35,848 45		0,940 60
9. GRANT VALLEY—Weissman Bros. & Co.		32,918 47	10,396 94	43,532 30		5,483 49	57,302 03	14,162 10		1,561 44	105,346 77	50,000 00	10,769 08	103,870 48	1,217 21	
10. NAPA—Seely & Buckford.	2,260 00		1,012 70	7,900 00			10,462 10	10,462 10		8,083 47	29,000 00	35,274 16	2,600 00	40,978 27	1,083 62	
11. FINE KNOTS—Bank of Fine Knots.	757 80		14,500 00				141,226 08	8,403 02		1,087 35	160,054 02		4,505 00	108,572 98		
12. PEACHTREE—Merron & Jewell.	20,500 00		1,812 98	4,502 00		1,025 00	20,555 00	14,191 05	0,257 00	75,000 00	147,108 05	10,000 00		17,733 80		29,234 26
13. KEE BLUFF—Hetter Kraft.		202 88 90	53 01	180,876 26			117,748 26	1,230 30		2,378 27	83,874 58		41,875 01	124,541 41		13,277 56
14. SAN BERNARDINO—Bank of San Bernardino.		10,900 00	10,125 00	106,116 08		10,025 00	234,600 00	23,047 06		14,281 92	447,848 07	30,000 00	21,473 96	230,609 54	5,565 07	
15. SAN RAPHAEL—A. F. Hotaling & Co.		62,461 50	27,704 00	155,852 40			18,601 26	20,274 07		9,561 77	322,435 39	115,002 00		45,444 87		101,988 22
16. UTAH—A. F. Rebermeyer.		25,000 00	4,908 00	118,816 00			8,000 00	5,000 00		2,674 00	180,000 00	100,000 00		60,639 00		10,000 00
17. YERFELD—William Collins & Son.	18,500 00		13,247 00	130,285 00		4,000 00	100,000 00	1,000 00		394,750 00	639,282 00	200,000 00		204,750 00	180 66	
18. VIRGILIA—Harrell & Son.		53,693 60	9,307 13				100,274 65	28,251 85		48,276 01	3,810 82	202,494 18	75,000 00	13,016 85	161,892 78	2,084 55
Totals.	\$61,706 00	\$460,130 28	\$189,190 20	\$967,988 00	\$30,443 24	\$51,016 02	\$1,435,675 00	\$309,741 00	\$308,240 40	\$180,960 07	\$3,833,116 77	\$1,561,152 27	\$24,805 78	\$1,808,968 80	\$61,985 21	\$17,284 58





Showing the Financial Condition of the SAVINGS BANKS of California on the first day of July, 1892, as reported to the Bank Commissioners.

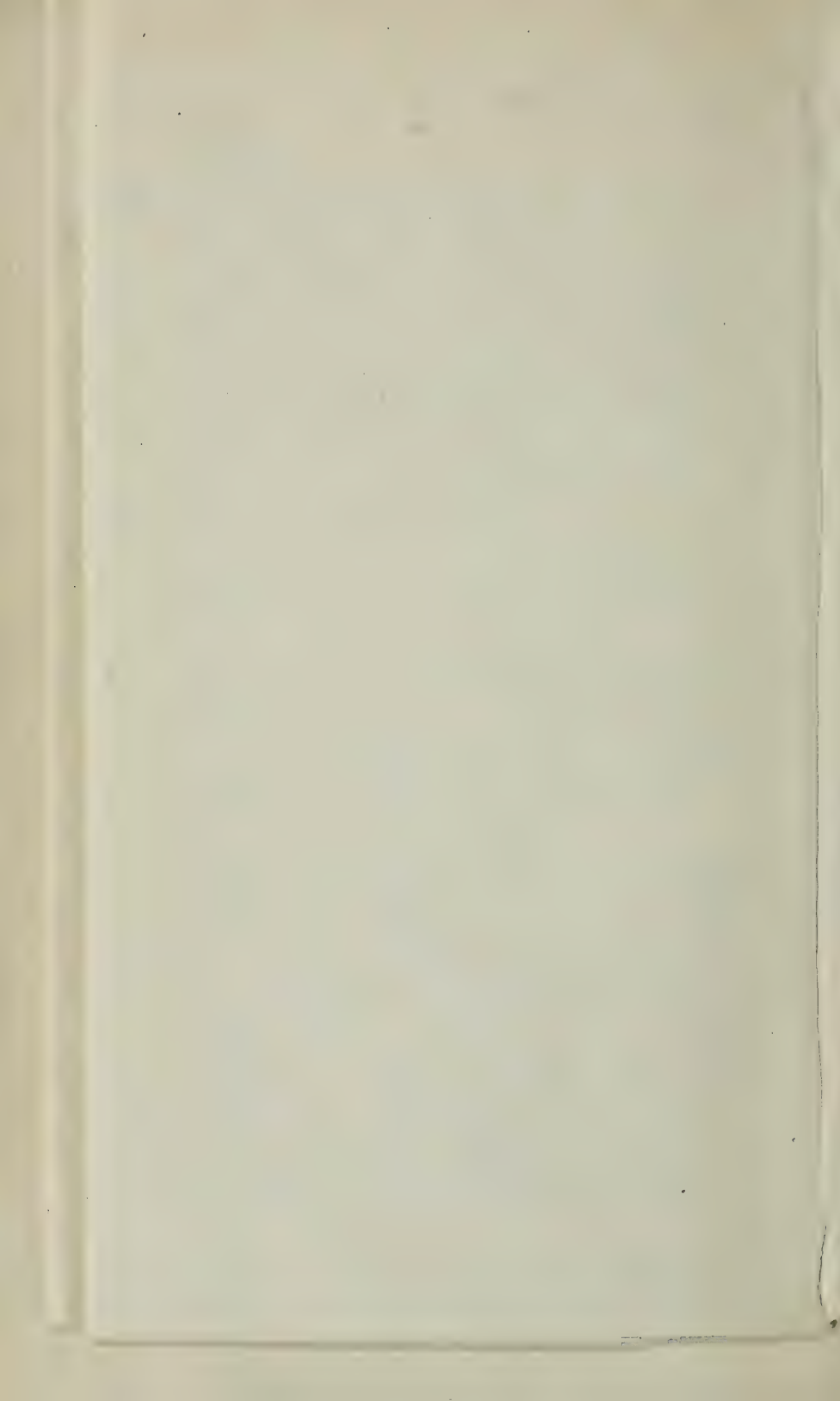
*Showing the Financial Condition of the NATIONAL BANKS of California on the first day of July, 1892, as reported to the Bank Commission*

\* Including redemption fund with U.S. Treasury. † Including premium on bonds. ‡ Including bank notes outstanding and certificates.



Showing the Financial Condition of the COMMERCIAL BANKS of California on the first day of July, 1892, as reported to the Bank Commissioners.





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